
Illinois Personal Lines Premium Report Year 2003



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Introduction

The Illinois Department of Insurance has been publishing the *Personal Lines Premium Report* since 1989 to provide a comparison of personal lines premiums for cities in Illinois and similar out-of-state cities. For this report, 19 Illinois and 29 out-of-state cities were matched on population and other geo-economic characteristics. Average premiums were compared for the private passenger automobile and homeowners lines of insurance for the 48 cities.

In the *Personal Lines Premium Report Year 2003*, the Department used the methodology that was developed for the *Personal Lines Premium Report Year 2000*. This methodology captures pricing data that is more accurate than data contained in reports prior to 2000, and ensures that standard procedures are followed each year. Sample companies selected by the Department to participate in the survey are strongly encouraged to provide their requested data. The premium that is reported by a company for a city or location in this report is a weighted average calculated by the Department based on the total written premium that an individual insurer writes in a specific zip code.

Data used in this report were based solely on information that the study participants provided to the Department to comply with the 2003 and earlier data calls. Since much of the requested data are for locations outside Illinois, i.e., outside of the Department's jurisdiction or control, the Department used Illinois-licensed insurers and/or their corresponding insurance groups to facilitate the acquisition of the out-of-state data. Since some companies chose not to participate in the survey, average premiums for some locations were calculated from fewer observations. Although the results are meaningful, readers should be aware that fewer observations will affect the precision of the results.

The data used in the *Personal Lines Premium Report Year 2002* and that used in the *Personal Lines Premium Report Year 2003* do not completely reconcile. The discrepancies are due to changes in the data call criteria. The quarterly total premium data were used to calculate the final average premiums for the 2002 study, and the annual total premium data were used to calculate the final average premiums for the 2003 study. The Department believes the results using annual premiums are more complete and, thus more accurate.

Methodology

In April of 2003, the Department requested that selected insurers report premium data for automobile and/or homeowners insurance coverage as of April 1, 2003, for sixty-two locations in 13 states in the United States. The locations were selected to facilitate a reasonable premium comparison among 48 Illinois and non-Illinois cities. The Department selected non-Illinois cities that matched Illinois cities on population and other geo-economic characteristics. The *Personal Lines Premium Report 2003* combines data extracted from the *Personal Lines Premium Report 2002* with data collected in the 2003 data call.

The 62 locations were broken into four categories as follows:

- City Group 1 Cities with population of 1,000,000 or greater
- City Group 2 Cities with population of 100,000 - 250,000
- City Group 3 Cities with population of 50,000 - 99,999
- City Group 4 Cities with population less than 50,000

In the *City Group 1-- Cities with population of 1,000,000 or greater* category, Chicago and six non-Illinois cities were selected for this study. Three locations within each of these seven municipalities were selected for the premium comparisons, using the logic that three locations will describe large municipalities much better than one location. The three locations selected for Chicago are locations that are currently used on the Department's RF4 (automobile insurance) and RF5 (homeowners insurance) forms. (The Illinois Department of Insurance requires that all Illinois insurers use the RF4 or RF5 form to report changes in premium for specified Illinois locations to the Department each time a premium change is made). The three locations for non-Illinois large municipalities were selected based on their similarity to the three Chicago addresses (matched on population and geo-economic characteristics). The same locations were used for the automobile and homeowners lines in this study.

In addition to the large municipalities, three other city groups (*City Group 2 -- Cities with population of 100,000 to 250,000; City Group 3 -- Cities with population of 50,000 to 99,999; and City Group 4 -- Cities with population less than 50,000*) were used in this study. (The 18 Illinois cities in these three city groups are also included on the RF4 and RF5 forms). Six non-Illinois cities in *City Group 2* were matched to the five Illinois cities in the group. For *City Group 3*, eight non-Illinois cities were matched to seven Illinois cities. Nine non-Illinois cities were matched to six Illinois cities in *City Group 4*.

Premiums were reported for 62 locations in the following 48 cities:

States	City Group 1	City Group 2	City Group 3	City Group 4
<i>California</i>	Los Angeles	Stockton		Ontario
<i>Florida</i>		Pompano Beach	Sanford	
Illinois	Chicago	Aurora Joliet Peoria Rockford Springfield	Belleville Bloomington Champaign Danville Decatur E. St. Louis Waukegan	Carbondale Freeport Mattoon Moline Mt. Vernon Quincy
<i>Indiana</i>				Martinsville
<i>Iowa</i>		Des Moines	Dubuque	Bettendorf
<i>Massachusetts</i>		Worcester		
<i>Michigan</i>	Detroit			
<i>Missouri</i>		Springfield	St. Joseph	Jefferson City
<i>New York</i>	New York City		Utica	Hicksville
<i>Ohio</i>			Warren	Lancaster
<i>Pennsylvania</i>	Philadelphia		Reading	Williamsport
<i>Texas</i>	Dallas Houston	Amarillo	Odessa	Lufkin
<i>Wisconsin</i>			Lacrosse	Wausau

Survey participants consisted only of insurers or insurance groups having a significant volume of premium in all of the 13 surveyed states. In addition, for an insurance group to be selected as a participant, the Department required that there be at least one Illinois-licensed insurer in the group.

Private Passenger Automobile Insurance

Insurers reported premium data for both the liability and physical damage lines of insurance for two driver types for a specific vehicle and specified coverage criteria. The Department created the composite of these two lines called combined auto from the collected data (liability and physical damage). For the 2003 data call, each participant submitted premium data for 2003, 2002, and 2001 model year vehicles. A description of the vehicle model, two driver types, and coverage criteria follows:

Vehicle Model

2003 Ford Taurus LX 4-Door Sedan with the ISO Code 10 Symbol

2002 Ford Taurus LX 4-Door Sedan with the ISO Code 8 Symbol

2001 Ford Taurus LX 4-Door Sedan with the ISO Code 8 Symbol

Driver Types

Insurers were asked to provide data for two driver types. Driver type 1 represents a high-risk driver while driver type 2 represents a low-risk driver. These two driver types are the same as the driver types used on the RF4 form.

Driver Type 1	Driver Type 2
16 year-old single male	36 year-old married
Occasional operator (Less than 25% usage)	Principal driver (Drives 16 miles a day for commuting)
No accidents or traffic violations in his driving history	No accidents or traffic violations in last 5 years
Drives 11,000 miles annually	Drives 11,000 miles annually

Based on the above specifications, six subcategories are created within each city group:

- Combined Auto Driver Type 1
- Combined Auto Driver Type 2
- Liability Only Driver Type 1
- Liability Only Driver Type 2
- Physical Damage Driver Type 1
- Physical Damage Driver Type 2

Coverage Criteria

The coverage limits criteria have been modified from the criteria on the RF4 form. The amounts have been increased to comply with the highest minimum of the other states.

Liability
\$50,000/100,000 Bodily Injury
\$25,000 Property Damage
\$5,000 Medical Payments
\$50,000/100,000 Uninsured Motorist

Physical Damage
\$250 Deductible Comprehensive
\$250 Deductible Collision

Each insurer was required to report its total private passenger automobile written premium for the zip code associated with each location. The total premium data were used in calculating the final average premium for a location.

Homeowners Insurance

For the 2003 data call, each insurer reported its 2002 and 2001 premium data for the 62 locations for the following four categories:

- Frame Construction Valued at \$150,000
- Frame Construction Valued at \$75,000
- Masonry Construction Valued at \$150,000
- Masonry Construction Valued at \$75,000

Coverage Criteria

Home values and coverage limits exceed those for the RF5 forms to better reflect the actual home values and coverage limits for cities in this study. The coverage criteria are described below:

Homeowners Premium for Masonry and Frame Construction home
HO3 – One Family Dwelling
20 Years old
\$300,000 Personal Liability
\$5,000 Medical Payments

As with the private passenger automobile lines of insurance, each participant reported its total homeowners written premium for the zip code associated with each location. The total premium data were used in calculating the final average premium for a location.

Summary

Private Passenger Automobile Insurance

Private passenger automobile insurance is comprised of two lines: *liability only* and *physical damage*. The Department refers to the composite of these two lines as *combined auto* (liability and physical damage combined). This study includes premium comparisons for *combined auto*, *liability only*, and *physical damage*. However, since the results of the *combined auto* line are significantly influenced by the results of the *physical damage* line, the Department has limited its narrative summary to *liability only* and *physical damage*.

In the analyses for the private passenger automobile lines of insurance that follows on pages 9 - 15 and pages 25 - 73, the Department provides:

- A narrative comparing the average premiums paid in 2003 for a 2003 model-year vehicle by line of insurance, by location, and by driver type.
- A narrative comparing the changes in average premium for current-year vehicles from 2001 to 2003 by line of insurance, by location, and by driver type (premium for insurance paid in 2001 for a 2001 model-year vehicle compared to premium paid in 2002 for a 2002 model-year vehicle and to premium paid in 2003 for a 2003 model-year vehicle).
- A tabular presentation of the data used in the two above analyses by line of insurance, by location, and by driver type.
- A tabular presentation of a comparison of the average insurance premiums paid in 2002 and 2003 for a 2002-year model vehicle by line of insurance, by location, and by driver type.

Current Year Vehicle Comparison for 2001, 2002, and 2003

City Group 1 – Cities of 1,000,000 or greater population

Liability Only

- For driver type 1, two locations in Detroit and two locations in New York City exhibited the four highest average premiums. The four locations and corresponding premiums were Detroit 2 (\$4,247), New York City 3 (\$4,126), Detroit 1 (\$3,598), and New York City 2 (\$2,338). Chicago

reported three of the five lowest premiums for this group. The five lowest premiums were reported for Chicago 2 (\$1,049), Houston 1 (\$1,148), Houston 3 (\$1,155), Chicago 3 (\$1,167), and Chicago 1 (\$1,174).

From years 2001 to 2003, Detroit 3 had the greatest increase in premium, and Detroit 2, New York City 3, and Detroit 1 had premium increases over 100%. Specifically, Detroit 3 (214%, from \$711 to \$2,231); Detroit 2 (151%, from \$1,689 to \$4,247); New York City 3 (149%, from \$1,656 to \$4,126); and Detroit 1 (105%, from \$1,756 to \$3,598) reported the four highest increases in average premium. There were no locations reporting decreases. All three Chicago locations reported minimal increases: Chicago 1 (14%, from \$1,028 to \$1,174); Chicago 2 (11%, from \$942 to \$1,049); and Chicago 3 (9%, from \$1,070 to \$1,167).

- For driver type 2, like driver type 1, two locations in New York City and two locations in Detroit had the four highest average premiums. These locations included New York City 3 (\$2,106), Detroit 2 (\$1,540), Detroit 1 (\$1,335), and New York City 2 (\$1,236). For this driver type, Chicago reported the three lowest average premiums. Average premiums in Chicago 2 (\$430), Chicago 1 (\$462), and Chicago 3 (\$464), were significantly lower than the premiums in the Detroit and New York City locations.

From years 2001 to 2003, insureds in Detroit locations realized the greatest increases in average premiums. Specifically, Detroit 3 experienced a 119% increase (from \$356 to \$779); Detroit 2 had a 77% increase (from \$872 to \$1,540); New York City 1 reported an increase of 50% (from \$646 to \$972); and Detroit 1 reported a 46% increase (from \$916 to \$1,335). Philadelphia 2 reported a small decrease in average premium of 1 % (from \$1,109 to \$1,096).

Physical Damage

- For driver type 1, three Detroit locations reported the three highest average premiums for this group followed by two Chicago locations. Detroit 2 reported an average premium of \$8,827 while Detroit 1 and Detroit 3 reported average premiums of \$7,980 and \$5,330, respectively. Chicago 1 and Chicago 2 exhibited average premiums of \$2,724 and \$2,394, respectively. The three Houston locations reported the lowest average premiums. Specifically, Houston 1 reported \$1,053 while Houston 3 and Houston 2 reported premiums of \$1,069 and \$1,125, respectively.

From 2001 to 2003, the three locations in Detroit experienced the three highest increases in average premiums. Average premium in Detroit 3 increased by 129% (from \$2,332 to \$5,330), while average premium in Detroit 2 increased by 115% (from \$4,109 to \$8,827), and average

premium in Detroit 1 increased by 96% (from \$4,079 to \$7,980). Average premium in New York City 2 decreased by 11% (from \$1,479 to \$1,320).

- For driver type 2, the three Detroit locations exhibited the highest average premiums. These locations included Detroit 2 (\$2,396), Detroit 1 (\$2,296), and Detroit 3 (\$1,372). Houston locations reported the three lowest average premiums. The average premiums for Houston 1 (\$483), Houston 3 (\$494), and Houston 2 (\$526) were significantly lower than the premiums reported for the three Detroit locations.

From 2001 to 2003, three Los Angeles locations experienced the highest increases in this category. Los Angeles 2 had the highest average premium increase of 57% (from \$371 to \$584). Los Angeles 3, with an increase of 46% (from \$395 to \$577), and Los Angeles 1, with an increase of 40% (from \$434 to \$606), reported the second and third highest average premium increases. Two New York City locations and two Philadelphia locations experienced declines in average premium. New York City 2 reported a decrease in average premium of 20% (from \$916 to \$737). New York City 1, Philadelphia 1, and Philadelphia 3 decreased by 9% (from \$749 to \$682), 5% (from \$1,044 to \$997), and 3% (from \$1,035 to \$1,001), respectively.

City Group 2 – Cities of 100,000 to 250,000 population

Liability Only

- For driver type 1, Pompano Beach, Florida (\$2,215); Stockton, California (\$2,042); and Worcester, Massachusetts (\$1,726), reported the three highest average premiums in 2003. Of the eleven cities in this group, the five Illinois cities ranked sixth, seventh, ninth, tenth, and eleventh highest in average premiums including Peoria (\$890), Joliet (\$834), Rockford (\$769), Aurora (\$758), and Springfield (\$702).

From years 2001 to 2003, Pompano Beach, Florida, reported a premium increase of 57% (from \$1,415 to \$2,215), and Stockton, California, reported an increase of 52% (from \$1,347 to \$2,042). Worcester, Massachusetts, experienced a 14% premium increase (from \$1,511 to \$1,726), the lowest increase for locations in this group.

- For driver type 2, Pompano Beach, Florida (\$875); Stockton, California (\$693); and Worcester, Massachusetts (\$577), reported the three highest average premiums in 2003. Of the eleven cities in this group, the five Illinois cities ranked fifth, seventh, eighth, ninth, and eleventh with Springfield (\$269) exhibiting the lowest average premium.

From 2001 to 2003, Stockton, California, and Pompano Beach, Florida, reported increases in average premiums of 52% (from \$457 to \$693) and 50% (from \$582 to \$875), respectively. Worcester, Massachusetts, experienced a significant decrease in average premium of 28% (from \$801 to \$577).

Physical Damage

- For driver type 1, Stockton, California (\$2,197); Springfield, Missouri (\$1,279); and Rockford, Illinois (\$1,226), had the three highest average premiums in 2003. Pompano Beach, Florida (\$1,013); Aurora, Illinois (\$1,021); and Worcester, Massachusetts (\$1,031), reported the three lowest average premiums in this group. It is interesting that Pompano Beach reported the highest average premium (\$2,215) for the *liability only* line and the lowest average premium (\$1,013) for the *physical damage* line.

From 2001 to 2003, Stockton, California; Pompano Beach, Florida; and Amarillo, Texas, reported approximate 20% increases in average premiums. Specifically, Stockton (22%, from \$1,806 to \$2,197); Pompano Beach (20%, from \$843 to \$1,013); and Amarillo (19%, from \$1,013 to \$1,209) reported the three largest increases in average premiums. Worcester, Massachusetts, reported the smallest increase of 5% (from \$986 to \$1,031) in average premium.

- For driver type 2, Stockton, California (\$691); Amarillo, Texas (\$583); and Joliet, Illinois (\$514), reported the three highest average premiums. The lowest average premiums were reported in Pompano Beach, Florida (\$360); Springfield, Illinois (\$387); and Des Moines, Iowa (\$422). As with driver type 1, Pompano Beach, Florida, reported the highest average premium (\$875) in the *liability only* line for this group while reporting the lowest average premium (\$360) in the *physical damage* line.

From 2001 to 2003, Stockton, California, and Amarillo, Texas, reported increases of 22 percent in average premiums: from \$564 to \$691; and from \$476 to \$583, respectively. In contrast, Worcester, Massachusetts, reported a 17% decrease (from \$601 to \$501) in average premium.

City Group 3 – Cities of 50,000 to 99,999 population

Liability Only

- For driver type 1, Sanford, Florida (\$1,513); Utica, New York (\$1,286); and Odessa, Texas (\$1,027), reported the three highest average premiums in

2003. Lacrosse, Wisconsin (\$541); Dubuque, Iowa (\$612); and Champaign, Illinois (\$649), reported the three lowest average premiums.

Reading, Pennsylvania, experienced a 57% increase as its average premium grew from \$490 to \$768. Sanford, Florida, had an increase in average premium of 51% (from \$1,000 to \$1,513). Odessa, Texas, exhibited the smallest average premium increase of 10% (from \$932 to \$1,027) in this group.

- For driver type 2, Utica, New York (\$582); Sanford, Florida (\$575); and Odessa, Texas (\$465), reported the three highest average premiums in 2003. Lacrosse, Wisconsin (\$199); Dubuque, Iowa (\$221); and Champaign, Illinois (\$246), reported the three lowest average premiums.

From 2001 to 2003, for driver type 2, Sanford, Florida, reported a 47% increase (from \$391 to \$575) in average premium while E. St. Louis, Illinois, reported a 31% increase (from \$302 to \$396). The average premium for Reading, Pennsylvania, exhibited the smallest average premium increase of 5% (from \$366 to \$383).

Physical Damage

- For driver type 1, E. St. Louis, Illinois (\$1,682); St. Joseph, Missouri (\$1,243); and Waukegan, Illinois (\$1,241), reported the three highest average premiums. Sanford, Florida (\$875); Champaign, Illinois (\$972); and Warren, Ohio (\$984), exhibited the three lowest average premiums. It is interesting that Sanford, Florida, reported the highest average premium (\$1,513) in the *liability only* line while reporting the lowest average premium (\$875) in the *physical damage* line.

From 2001 to 2003, Reading, Pennsylvania, had the largest average premium increase of 54% (from \$791 to \$1,221) while Lacrosse, Wisconsin, had the second largest increase of 29% (from \$772 to \$994). In contrast, Utica, New York, reported a decrease of 1% (from \$1,045 to \$1,031).

- For driver type 2, E. St. Louis, Illinois (\$826); Reading, Pennsylvania (\$589); and Waukegan, Illinois (\$492), experienced the three highest average premiums in 2003. Sanford, Florida (\$297); Warren, Ohio (\$342); and Champaign, Illinois (\$364), exhibited the three lowest average premiums.

E. St. Louis, Illinois, exhibited an average premium increase of 35% (from \$613 to \$826) while Odessa, Texas, reported an increase of 26% (from \$388 to \$491). Dubuque, Iowa, reported the lowest average premium

increase of 4% (from \$388 to \$403). Utica, New York, reported the only decrease of 7% (from \$511 to \$475).

City Group 4 –Cities of less than 50,000 population

Liability Only

- For driver type 1, Hicksville, New York (\$1,970); Ontario, California (\$1,786); and Lufkin, Texas (\$1,074), exhibited the three highest average premiums for 2003. Wausau, Wisconsin (\$522); Quincy, Illinois (\$541); and Williamsport, Pennsylvania (\$561), reported the three lowest average premiums for this group.

Hicksville, New York, reported the largest average premium increase of 85% (from \$1,064 to \$1,970) while Ontario, California, experienced the second largest premium increase of 43% (from \$1,251 to \$1,786). Moline, Illinois, also reported a 38% increase in premium (from \$556 to \$765). Jefferson City, Missouri, exhibited the smallest average premium increase of 16% (from \$590 to \$687).

- For driver type 2, Hicksville, New York (\$905); Ontario, California (\$606); and Lufkin, Texas (\$472), had the three highest average premiums in 2003. Wausau, Wisconsin (\$198); Quincy, Illinois (\$227); and Freeport, Illinois (\$236), reported the three lowest average premiums.

Hicksville, New York, reported the greatest average premium increase of 58% (from \$571 to \$905). Ontario, California, had a premium increase of 42% (from \$427 to \$606). In contrast, Williamsport, Pennsylvania, reported the only decrease of 2% (from \$293 to \$288) in average premium.

Physical Damage

- For driver type 1, Ontario, California (\$1,967); Bettendorf, Iowa (\$1,372); and Carbondale, Illinois (\$1,270), reported the three highest average premiums for this group. Quincy, Illinois (\$849); Williamsport, Pennsylvania (\$924); and Moline, Illinois (\$1,058), reported the three lowest average premiums.

Lancaster, Ohio, exhibited the greatest premium increase of 35% (from \$816 to \$1,099) while Williamsport, Pennsylvania, reported an increase in average premium of 31% (from \$707 to \$924). The smallest average premium increase of 7% was reported by Jefferson City, Missouri (from \$1,003 to \$1,076).

- For driver type 2, Ontario, California (\$616); Hicksville, New York (\$559); and Lufkin, Texas (\$511), exhibited the three highest average premiums. Quincy, Illinois (\$358); Jefferson City, Missouri (\$368); and Moline, Illinois (\$378), reported the lowest average premiums for 2003.

From 2001 to 2003, Lancaster, Ohio, and Lufkin, Texas, exhibited increases in average premiums of 30% (from \$291 to \$379) and 27% (from \$401 to \$511), respectively. Martinsville, Indiana, and Hicksville, New York, reported the two smallest average premium increases of 2% (from \$395 to \$403) and (from \$546 to \$559), respectively.

2002-Year Model Vehicle in 2002 and 2003

The Department has included a comparison of the average premiums paid in 2002 and 2003 for a 2002-year model vehicle by line of insurance, by location, and by driver type in this report. This comparison appears in the tables on pages 75 - 99.

Homeowners Insurance

This study compares the average premium that an insured paid in 2003 for insuring a \$150,000 or \$75,000, *frame* or *masonry* home in selected Illinois and non-Illinois cities. Also, this analysis compares the 2003 average premium with the 2002 and 2001 average premium for a home with the same value and construction type. In the summary that follows on pages 17 - 23 and 100 - 133, the Department provides:

- A narrative comparing the average premiums paid in 2003 for a \$150,000 *frame home*, a \$75,000 *frame home*, a \$150,000 *masonry home*, and a \$75,000 *masonry home* by location.
- A narrative comparing the changes in average premium from 2001 to 2003 for these homes by location.
- A tabular presentation of the data used in the two above analyses by location.

Comparison of Premiums in 2001, 2002, and 2003

City Group 1 – Cities of 1,000,000 or greater population

Frame Construction - \$150,000 Home

Three Houston locations and two Detroit locations reported the five highest average premiums in 2003. These five locations and corresponding premiums were Detroit 1 (\$2,503), Houston 2 (\$2,338), Houston 3 (\$2,340), Houston 1 (\$2,317), and Detroit 2 (\$2,242). New York City 3 (\$702) and Los Angeles 1 (\$747) reported the two lowest premiums.

From 2001 to 2003, all three Detroit locations experienced sharp premium increases. Specifically, Detroit 1 experienced a 146% increase (from \$1,017 to \$2,503); Detroit 3 had a 145% increase (from \$547 to \$1,339), and Detroit 2 reported an average premium increase of 140% (from \$933 to \$2,242). Three Los Angeles locations reported the smallest increases (5%) in this group. Specifically, Los Angeles 1 increased from \$710 to \$747; Los Angeles 2 increased from \$709 to \$748; and Los Angeles 3 increased from \$713 to \$751.

Frame Construction - \$75,000 Home

Three Houston locations and two Detroit locations reported the five highest average premiums in 2003. These five locations and corresponding premiums were Detroit 1 (\$1,608), Houston 1 (\$1,580), Houston 2 (\$1,568), Houston 3 (\$1,565), and Detroit 2 (\$1,427). New York City 3 (\$368) and Los Angeles 1 (\$447) reported the two lowest premiums.

From 2001 to 2003, data show that Detroit 1 (128%, from \$704 to \$1,608), Detroit 3 (128%, from \$386 to \$881), and Detroit 2 (121%, from \$645 to \$1,427) experienced significant premium increases. Other locations reporting premium increases were Chicago 1 (38%, from \$415 to \$571), Chicago 2 (35%, from \$669 to \$906), and Chicago 3 (33%, from \$416 to \$552). Three Los Angeles locations reported the smallest premium increases; Los Angeles 1 by 2% (from \$439 to \$447), Los Angeles 2 by 4% (from \$440 to \$456), and Los Angeles 3 by 4% (from \$440 to \$458).

Masonry Construction - \$150,000 Home

Three Houston locations and two Detroit locations reported the five highest average premiums in 2003. These five locations and corresponding premiums were Detroit 1 (\$2,379), Detroit 2 (\$2,129), Houston 2 (\$1,899), Houston 3 (\$1,864), and Houston 1 (\$1,847). New York City 3 (\$635) and Los Angeles 1 (\$672) reported the two lowest premiums.

From 2001 to 2003, all three Detroit locations experienced significant premium increases. Specifically, Detroit 3 experienced a 144% increase (from \$520 to \$1,265), and Detroit 1 had a 142% increase (from \$985 to \$2,379). Detroit 3 reported an average premium increase of 136% (from \$903 to \$2,129). Locations with small average premium increases were Dallas 3 (4%, from \$1,461 to \$1,517), Los Angeles 1 (5%, from \$640 to \$672), Los Angeles 2 (5%, from \$642 to \$675), and Los Angeles 3 (6% from \$645 to \$681).

Masonry Construction - \$75,000 Home

Two Detroit locations and three Houston locations reported the five highest average premiums in 2003. These five locations and corresponding premiums were Detroit 1 (\$1,519), Detroit 2 (\$1,351), Houston 1 (\$1,261), Houston 2 (\$1,249), and Houston 3 (\$1,248). New York City 3 (\$334) and Los Angeles 1 (\$405) reported the two lowest premiums.

From 2001 to 2003, Detroit 1 experienced the greatest premium increase (161%, from \$583 to \$1,519). Detroit 2 and Detroit 3 reported large premium increases of 141% (from \$560 to \$1,351) and 136% (from \$353 to \$833), respectively. Locations with the three small average premium increases were

Los Angeles 3 (8%, from \$390 to \$419), Los Angeles 2 (7%, from \$389 to \$415), and Los Angeles 1 (5%, from \$387 to \$405).

City Group 2 – Cities of 100,000 to 250,000 population

Frame Construction - \$150,000 Home

Pompano Beach, Florida (\$2,328), and Amarillo, Texas (\$2,140), exhibited the two highest premiums in 2003, reporting significantly higher premiums than the nine other locations in this group. The five Illinois cities reported the five lowest premiums. The Illinois cities and their premiums were Aurora (\$533), Springfield (\$544), Rockford (\$546), Peoria (\$559), and Joliet (\$628).

From years 2001 to 2003, Pompano Beach, Florida, experienced the largest premium increase (100%, from \$1,167 to \$2,328) while Des Moines, Iowa, reported the second highest increase (35%, from \$493 to \$663). No cities reported premium decreases. The lowest average premium increases were reported by Worcester, Massachusetts (4%, from \$661 to \$689), and Amarillo, Texas (5%, from \$2,046 to \$2,140).

Frame Construction - \$75,000 Home

For 2003, Pompano Beach, Florida, reported the highest premium of \$1,348. The second highest premium was reported by Amarillo, Texas (\$1,340). These premiums were significantly higher than the rest of nine cities in this group. Five Illinois cities reported five of the seven lowest premiums, ranging from \$381 to \$447. Aurora, Illinois, reported the lowest average premium of \$381, while Worcester, Massachusetts, reported the second lowest average premium of \$390.

From 2001 to 2003, Pompano Beach, Florida, exhibited the largest premium increase of 114% (from \$630 to \$1,348), while Joliet, Illinois, experienced the second largest premium increase of 36% (from \$329 to \$447). Worcester, Massachusetts (4%, from \$377 to \$390), and Amarillo, Texas (9%, from \$1,229 to \$1,340), experienced the two smallest premium increases.

Masonry Construction - \$150,000 Home

Pompano Beach, Florida (\$1,966), and Amarillo, Texas (\$1,706), exhibited the two highest premiums in 2003. The five Illinois cities reported the five lowest premiums. The five cities and their premiums were Aurora (\$486), Springfield (\$495), Rockford (\$497), Peoria (\$508), and Joliet (\$572).

From years 2001 to 2003, Pompano Beach, Florida, had a significant increase in premium from \$955 to \$1,966 (106%). The second largest

premium was reported by Des Moines, Iowa (35%, from \$470 to \$633). Small premium increases were indicated for Amarillo, Texas (4%, from \$1,641 to \$1,706), and Worcester, Massachusetts (4%, from \$598 to \$623).

Masonry Construction - \$75,000 Home

For 2003, Pompano Beach, Florida, and Amarillo, Texas, exhibited the highest premiums of \$1,140 and \$1,069, respectively, which were significantly higher than premiums of the other locations in this group. The five Illinois cities reported five of the seven lowest premiums, ranging from \$347 to \$408. The two lowest premiums were reported by Aurora, Illinois (\$347), and Worcester, Massachusetts (\$354).

From years 2001 to 2003, the city reporting the largest premium increase was Pompano Beach, Florida (120%, from \$519 to \$1,140). Worcester, Massachusetts, reported the smallest premium increase of 3% (from \$343 to \$354). Amarillo, Texas, reported the second smallest premium increase of 8% (from \$986 to \$1,069). Percentages of premium increases for Illinois cities ranged from 26% (Springfield) to 32% (Peoria).

City Group 3 – Cities of 50,000 to 99,999 population

Frame Construction - \$150,000 Home

Odessa, Texas, exhibited a significantly higher premium (\$2,919) than the other cities in this group. Sanford, Florida, reported the second highest premium (\$1,090). Seven Illinois cities reported average premiums ranging from \$520 (Bloomington) to \$836 (E. St. Louis).

From years 2001 to 2003, Odessa, Texas, reported the largest premium increase (51%, from \$1,931 to \$2,919). Other cities reporting high premium increases included Reading, Pennsylvania (45%, from \$388 to \$562); Lacrosse, Wisconsin (43%, from \$372 to \$533); and Dubuque, Iowa (42%, \$469 to \$665). The two lowest premium increases were reported by Sanford, Florida (14%, \$954 to \$1,090), and Utica, New York (15%, \$536 to \$617).

Frame Construction - \$75,000 Home

For 2003, Odessa, Texas, exhibited a significantly higher average premium (\$1,835) than the other cities in this group. Sanford, Florida, reported the second highest premium (\$675). Premiums reported by Illinois cities ranged from \$384 (Champaign) to \$591 (E. St. Louis). Reading, Pennsylvania, reported the lowest premium of \$320.

From 2001 to 2003, Odessa, Texas, reported the largest premium increase (77%, from \$1,034 to \$1,835). Other cities reporting high premium increases were Lacrosse, Wisconsin (60%, \$229 to \$368), and Reading, Pennsylvania (52%, \$211 to \$320). The lowest premium increase was exhibited by Utica, New York (17%, from \$290 to \$339).

Masonry Construction - \$150,000 Home

For 2003, Odessa, Texas, reported the highest average premium of \$1,762 with Sanford, Florida, reporting the second highest premium of \$918. Five of the seven Illinois cities appeared in the lower two quartiles of the premium chart with premiums ranging from \$473 (Bloomington) to \$534 (Belleville).

From 2001 to 2003, Lacrosse, Wisconsin, reported the largest premium increase (58%, from \$358 to \$566), and Reading, Pennsylvania, reported the second largest premium increase (47%, from \$373 to \$549). Dubuque, Iowa, reported a premium increase of 42% (from \$446 to \$634). East St. Louis, Illinois, and Utica, New York, exhibited the two smallest premium increase of 13% (\$680 to \$766) and 16% (\$505 to \$584), respectively.

Masonry Construction - \$75,000 Home

For 2003, Odessa, Texas, reported the highest average premium of \$1,108 with Sanford, Florida, reporting the second highest premium of \$573. Reading, Pennsylvania, reported the lowest premium of \$313.

From 2001 to 2003, Lacrosse, Wisconsin, exhibited the largest premium increase (83%, from \$222 to \$407), and Reading, Pennsylvania, exhibited the second largest premium increase (55%, from \$202 to \$313). Odessa, Texas, had the third highest premium increase of 40% (from \$790 to \$1,108). The smallest premium increases were reported by Utica, New York (17%, \$273 to \$321), and E. St. Louis, Illinois (18%, from \$458 to \$542).

City Group 4 – Cities of less than 50,000 population

Frame Construction - \$150,000 Home

For 2003, Lufkin, Texas, exhibited the highest average premium of the 15 cities in this group. In fact, Lufkin's premium (\$1,732) was more than twice the premium of Martinsville, Indiana (\$759), which had the second highest premium. Four of the six Illinois cities fell in the lower two quartiles of the premium chart with premiums ranging from \$501 to \$555. Freeport, Illinois, and Wausau, Wisconsin, reported the two lowest premiums of \$501 and \$505, respectively.

From 2001 to 2003, Bettendorf, Iowa, exhibited the largest premium increase (51%, from \$451 to \$680). Jefferson City, Missouri (39%, from \$487 to \$679), and Martinsville, Indiana (39%, from \$548 to \$759), exhibited the second and third largest premium increases. Ontario, California, reported the smallest premium increase of 6%, from \$598 to \$633. Williamsport, Pennsylvania, reported the only decrease in premium of 9% (from \$610 to \$556).

Frame construction - \$75,000 Home

For 2003, Lufkin, Texas (\$1,086), reported an average premium that was significantly higher than the other 14 cities in this group. Martinsville, Indiana, exhibited the second highest premium of \$556. Williamsport, Pennsylvania, and Lancaster, Ohio, reported the two lowest premiums of \$296 and \$330, respectively.

Wausau, Wisconsin (53%, from \$228 to \$349); Martinsville, Indiana (50%, from \$371 to \$556); and Bettendorf, Iowa (41%, from \$316 to \$445), exhibited the three largest premium increases from 2001 to 2003. Ontario, California, reported the smallest premium increase of 7% (from \$381 to \$406). Williamsport, Pennsylvania (-3%, from \$306 to \$296), was the only city in this group reporting a premium decrease during the period.

Masonry Construction - \$150,000 Home

For 2003, Lufkin, Texas, reported a significantly higher average premium than the other 14 cities in this group. In fact, Lufkin's premium (\$1,377) was more than twice the premium of Martinsville, Indiana (\$669), which exhibited the second highest premium. Freeport, Illinois, reported the lowest premium of \$455. Four of the six Illinois cities fell in the lower two quartiles of the premium chart with premiums ranging from \$455 (Freeport) to \$505 (Moline).

From 2001 to 2003, Bettendorf, Iowa, exhibited the largest premium increase (51%, from \$431 to \$650). Wausau, Wisconsin (44%, from \$351 to \$507), and Jefferson City, Missouri (40%, from \$432 to \$606), reported the second and third largest premium increases. Ontario, California, reported the smallest premium increase of 6% (from \$574 to \$609). Williamsport, Pennsylvania, had the only premium decrease of 6% (from \$560 to \$529).

Masonry Construction - \$75,000 Home

For 2003, Lufkin, Texas, reported the highest average premium of \$864. The second highest premium was reported by Martinsville, Indiana (\$489). Illinois cities reported premiums ranging from \$329 (Freeport) to \$481 (Carbondale). Williamsport, Pennsylvania, and Lancaster, Ohio, reported the two lowest premiums of \$280 and \$309, respectively.

From 2001 to 2003, Wausau, Wisconsin, reported the largest premium increase (68%, from \$215 to \$362) with Martinsville, Indiana, and Bettendorf, Iowa, reporting the second and third largest premium increases (46%, from \$336 to \$489) and (41%, from \$303 to \$426), respectively. Williamsport, Pennsylvania, experienced no change in average premium from 2001 to 2003 (\$280 in 2001, \$251 in 2002, and \$280 in 2003).

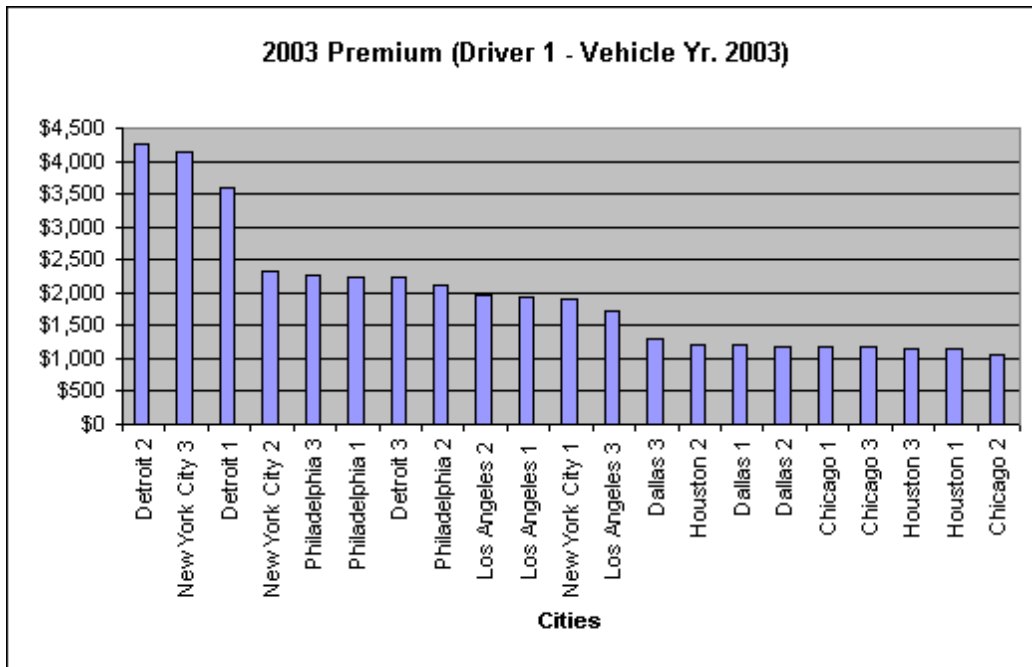
Automobile Results

Current Year Model Vehicle

City Group 1 – Cities of 1,000,000 or greater population

Liability Only (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48221	Detroit 2	MI	\$4,247
11212	New York City 3	NY	\$4,126
48205	Detroit 1	MI	\$3,598
10032	New York City 2	NY	\$2,338
19150	Philadelphia 3	PA	\$2,262
19119	Philadelphia 1	PA	\$2,246
48225	Detroit 3	MI	\$2,231
19130	Philadelphia 2	PA	\$2,115
90002	Los Angeles 2	CA	\$1,967
90001	Los Angeles 1	CA	\$1,935
10009	New York City 1	NY	\$1,897
90023	Los Angeles 3	CA	\$1,734
75243	Dallas 3	TX	\$1,308
77055	Houston 2	TX	\$1,214
75223	Dallas 1	TX	\$1,198
75241	Dallas 2	TX	\$1,192
60608	Chicago 1	IL	\$1,174
60625	Chicago 3	IL	\$1,167
77091	Houston 3	TX	\$1,155
77048	Houston 1	TX	\$1,148
60620	Chicago 2	IL	\$1,049



City Group 1 – Cities of 1,000,000 or greater population

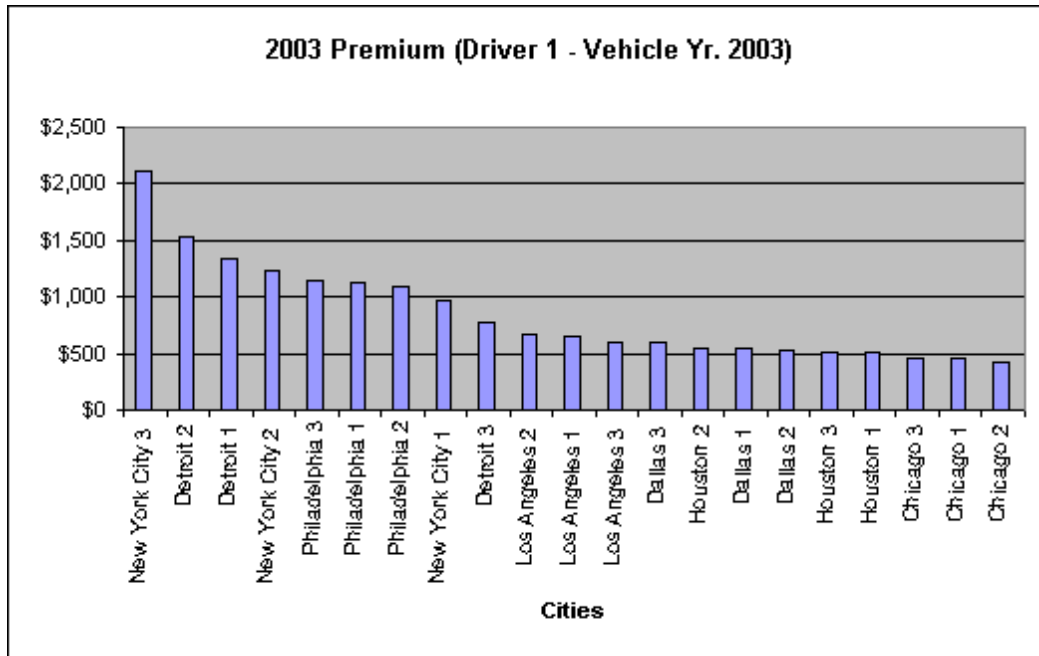
Liability Only (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
10009	New York City 1	NY	\$1,122	6.09%	\$1,190	59.38%	\$1,897	69.09%
10032	New York City 2	NY	\$1,914	4.08%	\$1,993	17.36%	\$2,338	22.15%
11212	New York City 3	NY	\$1,656	14.48%	\$1,896	117.62%	\$4,126	149.12%
19119	Philadelphia 1	PA	\$1,796	10.86%	\$1,991	12.83%	\$2,246	25.08%
19130	Philadelphia 2	PA	\$1,876	1.36%	\$1,902	11.21%	\$2,115	12.72%
19150	Philadelphia 3	PA	\$1,790	11.21%	\$1,991	13.64%	\$2,262	26.37%
48205	Detroit 1	MI	\$1,756	-39.53%	\$1,062	238.90%	\$3,598	104.94%
48221	Detroit 2	MI	\$1,689	-36.00%	\$1,081	292.85%	\$4,247	151.44%
48225	Detroit 3	MI	\$711	-17.16%	\$589	278.86%	\$2,231	213.84%
60608	Chicago 1	IL	\$1,028	4.72%	\$1,076	9.06%	\$1,174	14.20%
60620	Chicago 2	IL	\$942	3.90%	\$979	7.10%	\$1,049	11.28%
60625	Chicago 3	IL	\$1,070	0.06%	\$1,071	8.97%	\$1,167	9.04%
75223	Dallas 1	TX	\$989	16.26%	\$1,150	4.18%	\$1,198	21.12%
75241	Dallas 2	TX	\$982	14.28%	\$1,123	6.18%	\$1,192	21.35%
75243	Dallas 3	TX	\$1,045	15.55%	\$1,208	8.32%	\$1,308	25.16%
77048	Houston 1	TX	\$880	19.43%	\$1,051	9.28%	\$1,148	30.51%
77055	Houston 2	TX	\$939	23.19%	\$1,156	4.96%	\$1,214	29.29%
77091	Houston 3	TX	\$901	21.08%	\$1,091	5.81%	\$1,155	28.12%
90001	Los Angeles 1	CA	\$1,559	15.34%	\$1,798	7.60%	\$1,935	24.11%
90002	Los Angeles 2	CA	\$1,500	21.20%	\$1,818	8.19%	\$1,967	31.12%
90023	Los Angeles 3	CA	\$1,235	24.48%	\$1,538	12.75%	\$1,734	40.35%

City Group 1 – Cities of 1,000,000 or greater population

Liability Only (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
11212	New York City 3	NY	\$2,106
48221	Detroit 2	MI	\$1,540
48205	Detroit 1	MI	\$1,335
10032	New York City 2	NY	\$1,236
19150	Philadelphia 3	PA	\$1,137
19119	Philadelphia 1	PA	\$1,130
19130	Philadelphia 2	PA	\$1,096
10009	New York City 1	NY	\$972
48225	Detroit 3	MI	\$779
90002	Los Angeles 2	CA	\$667
90001	Los Angeles 1	CA	\$657
90023	Los Angeles 3	CA	\$605
75243	Dallas 3	TX	\$600
77055	Houston 2	TX	\$545
75223	Dallas 1	TX	\$538
75241	Dallas 2	TX	\$536
77091	Houston 3	TX	\$515
77048	Houston 1	TX	\$514
60625	Chicago 3	IL	\$464
60608	Chicago 1	IL	\$462
60620	Chicago 2	IL	\$430



City Group 1 – Cities of 1,000,000 or greater population

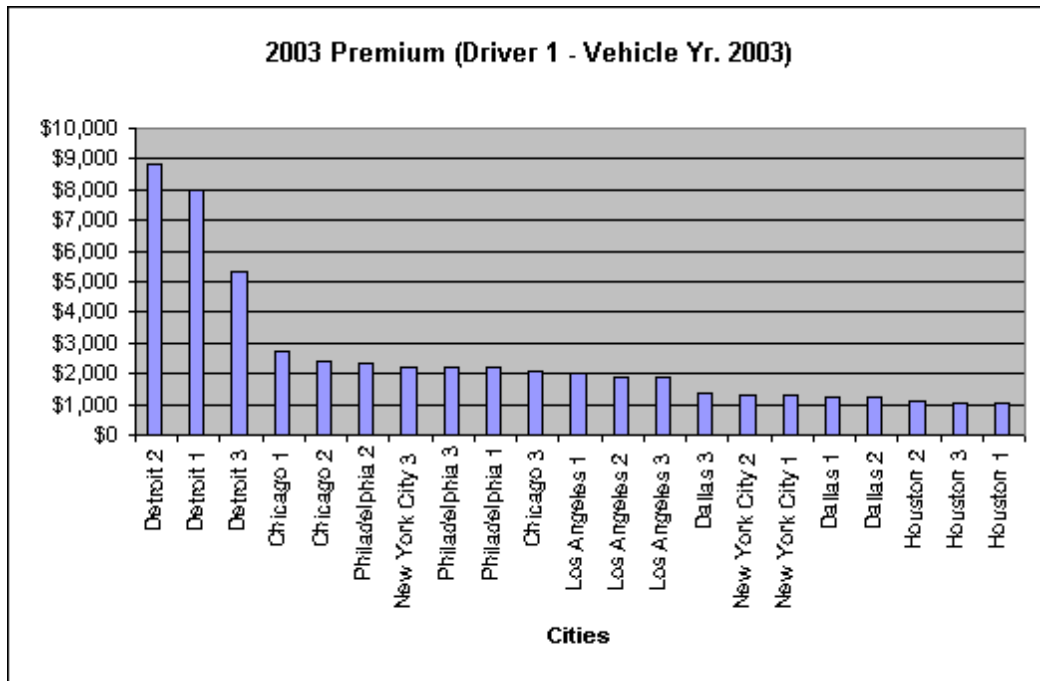
Liability Only (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
10009	New York City 1	NY	\$646	2.20%	\$661	47.13%	\$972	50.36%
10032	New York City 2	NY	\$1,083	1.02%	\$1,094	13.06%	\$1,236	14.21%
11212	New York City 3	NY	\$1,526	-36.57%	\$968	117.57%	\$2,106	38.01%
19119	Philadelphia 1	PA	\$1,068	1.58%	\$1,085	4.17%	\$1,130	5.82%
19130	Philadelphia 2	PA	\$1,109	-2.15%	\$1,085	1.00%	\$1,096	-1.17%
19150	Philadelphia 3	PA	\$1,069	2.43%	\$1,095	3.80%	\$1,137	6.33%
48205	Detroit 1	MI	\$916	-35.22%	\$593	125.06%	\$1,335	45.79%
48221	Detroit 2	MI	\$872	-33.40%	\$581	165.11%	\$1,540	76.57%
48225	Detroit 3	MI	\$356	-6.50%	\$333	134.14%	\$779	118.92%
60608	Chicago 1	IL	\$424	3.27%	\$438	5.53%	\$462	8.98%
60620	Chicago 2	IL	\$398	2.71%	\$409	5.12%	\$430	7.96%
60625	Chicago 3	IL	\$435	1.14%	\$440	5.56%	\$464	6.76%
75223	Dallas 1	TX	\$496	13.13%	\$561	-4.10%	\$538	8.50%
75241	Dallas 2	TX	\$491	11.55%	\$548	-2.19%	\$536	9.11%
75243	Dallas 3	TX	\$518	10.88%	\$574	4.51%	\$600	15.88%
77048	Houston 1	TX	\$443	16.17%	\$515	-0.21%	\$514	15.93%
77055	Houston 2	TX	\$469	17.63%	\$552	-1.19%	\$545	16.23%
77091	Houston 3	TX	\$453	17.05%	\$530	-2.92%	\$515	13.62%
90001	Los Angeles 1	CA	\$534	7.19%	\$572	14.81%	\$657	23.07%
90002	Los Angeles 2	CA	\$509	13.44%	\$578	15.42%	\$667	30.94%
90023	Los Angeles 3	CA	\$436	14.98%	\$501	20.79%	\$605	38.89%

City Group 1 – Cities of 1,000,000 or greater population

Physical Damage (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48221	Detroit 2	MI	\$8,827
48205	Detroit 1	MI	\$7,980
48225	Detroit 3	MI	\$5,330
60608	Chicago 1	IL	\$2,724
60620	Chicago 2	IL	\$2,394
19130	Philadelphia 2	PA	\$2,357
11212	New York City 3	NY	\$2,218
19150	Philadelphia 3	PA	\$2,204
19119	Philadelphia 1	PA	\$2,188
60625	Chicago 3	IL	\$2,109
90001	Los Angeles 1	CA	\$1,985
90002	Los Angeles 2	CA	\$1,897
90023	Los Angeles 3	CA	\$1,869
75243	Dallas 3	TX	\$1,353
10032	New York City 2	NY	\$1,320
10009	New York City 1	NY	\$1,305
75223	Dallas 1	TX	\$1,228
75241	Dallas 2	TX	\$1,221
77055	Houston 2	TX	\$1,125
77091	Houston 3	TX	\$1,069
77048	Houston 1	TX	\$1,053



City Group 1 – Cities of 1,000,000 or greater population

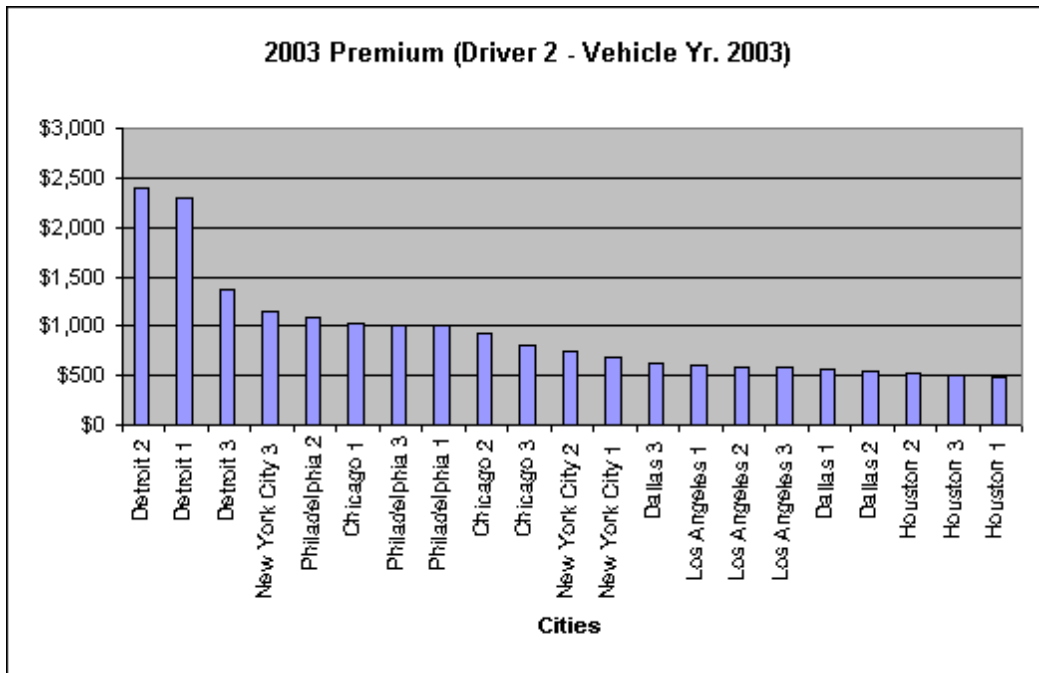
Physical Damage (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
10009	New York City 1	NY	\$1,193	-3.68%	\$1,149	13.55%	\$1,305	9.37%
10032	New York City 2	NY	\$1,479	-0.27%	\$1,475	-10.55%	\$1,320	-10.79%
11212	New York City 3	NY	\$1,517	4.16%	\$1,580	40.37%	\$2,218	46.20%
19119	Philadelphia 1	PA	\$2,014	-6.91%	\$1,875	16.68%	\$2,188	8.63%
19130	Philadelphia 2	PA	\$2,048	3.63%	\$2,122	11.06%	\$2,357	15.10%
19150	Philadelphia 3	PA	\$1,999	-1.72%	\$1,965	12.20%	\$2,204	10.27%
48205	Detroit 1	MI	\$4,079	-21.46%	\$3,203	149.10%	\$7,980	95.64%
48221	Detroit 2	MI	\$4,109	-23.89%	\$3,128	182.22%	\$8,827	114.80%
48225	Detroit 3	MI	\$2,332	-29.59%	\$1,642	224.66%	\$5,330	128.58%
60608	Chicago 1	IL	\$2,269	11.15%	\$2,522	8.00%	\$2,724	20.03%
60620	Chicago 2	IL	\$1,856	18.87%	\$2,207	8.50%	\$2,394	28.97%
60625	Chicago 3	IL	\$1,795	9.90%	\$1,973	6.88%	\$2,109	17.46%
75223	Dallas 1	TX	\$979	10.02%	\$1,077	14.04%	\$1,228	25.47%
75241	Dallas 2	TX	\$960	10.27%	\$1,058	15.40%	\$1,221	27.25%
75243	Dallas 3	TX	\$1,021	12.15%	\$1,145	18.23%	\$1,353	32.60%
77048	Houston 1	TX	\$814	9.89%	\$894	17.73%	\$1,053	29.37%
77055	Houston 2	TX	\$903	8.80%	\$983	14.45%	\$1,125	24.52%
77091	Houston 3	TX	\$849	9.15%	\$926	15.46%	\$1,069	26.03%
90001	Los Angeles 1	CA	\$1,441	23.43%	\$1,779	11.61%	\$1,985	37.76%
90002	Los Angeles 2	CA	\$1,234	37.23%	\$1,693	12.05%	\$1,897	53.77%
90023	Los Angeles 3	CA	\$1,303	30.67%	\$1,702	9.77%	\$1,869	43.44%

City Group 1 – Cities of 1,000,000 or greater population

Physical Damage (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48221	Detroit 2	MI	\$2,396
48205	Detroit 1	MI	\$2,296
48225	Detroit 3	MI	\$1,372
11212	New York City 3	NY	\$1,154
19130	Philadelphia 2	PA	\$1,078
60608	Chicago 1	IL	\$1,017
19150	Philadelphia 3	PA	\$1,001
19119	Philadelphia 1	PA	\$997
60620	Chicago 2	IL	\$932
60625	Chicago 3	IL	\$810
10032	New York City 2	NY	\$737
10009	New York City 1	NY	\$682
75243	Dallas 3	TX	\$623
90001	Los Angeles 1	CA	\$606
90002	Los Angeles 2	CA	\$584
90023	Los Angeles 3	CA	\$577
75223	Dallas 1	TX	\$554
75241	Dallas 2	TX	\$552
77055	Houston 2	TX	\$526
77091	Houston 3	TX	\$494
77048	Houston 1	TX	\$483



City Group 1 – Cities of 1,000,000 or greater population

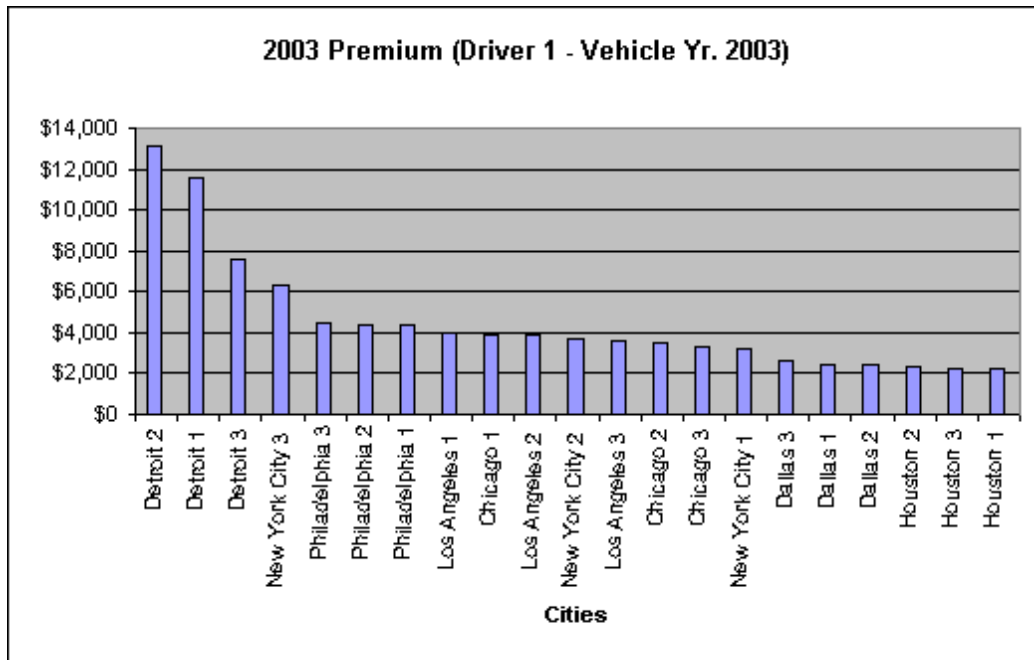
Physical Damage (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
10009	New York City 1	NY	\$749	-5.98%	\$704	-3.14%	\$682	-8.93%
10032	New York City 2	NY	\$916	-1.87%	\$899	-17.99%	\$737	-19.52%
11212	New York City 3	NY	\$910	2.59%	\$934	23.63%	\$1,154	26.82%
19119	Philadelphia 1	PA	\$1,044	-1.31%	\$1,030	-3.25%	\$997	-4.52%
19130	Philadelphia 2	PA	\$1,057	-0.96%	\$1,047	2.97%	\$1,078	1.98%
19150	Philadelphia 3	PA	\$1,035	-7.80%	\$955	4.92%	\$1,001	-3.27%
48205	Detroit 1	MI	\$2,013	-22.34%	\$1,563	46.92%	\$2,296	14.09%
48221	Detroit 2	MI	\$1,994	-24.10%	\$1,514	58.28%	\$2,396	20.14%
48225	Detroit 3	MI	\$1,104	-28.99%	\$784	74.89%	\$1,372	24.19%
60608	Chicago 1	IL	\$895	8.49%	\$971	4.75%	\$1,017	13.65%
60620	Chicago 2	IL	\$759	16.33%	\$883	5.57%	\$932	22.80%
60625	Chicago 3	IL	\$717	8.21%	\$776	4.39%	\$810	12.97%
75223	Dallas 1	TX	\$437	13.59%	\$497	11.53%	\$554	26.69%
75241	Dallas 2	TX	\$430	13.65%	\$488	13.05%	\$552	28.48%
75243	Dallas 3	TX	\$458	14.39%	\$524	18.99%	\$623	36.11%
77048	Houston 1	TX	\$370	14.07%	\$422	14.42%	\$483	30.52%
77055	Houston 2	TX	\$411	11.75%	\$459	14.56%	\$526	28.02%
77091	Houston 3	TX	\$386	12.79%	\$435	13.44%	\$494	27.95%
90001	Los Angeles 1	CA	\$434	17.50%	\$510	18.99%	\$606	39.81%
90002	Los Angeles 2	CA	\$371	30.45%	\$485	20.56%	\$584	57.27%
90023	Los Angeles 3	CA	\$395	22.94%	\$486	18.77%	\$577	46.01%

City Group 1 – Cities of 1,000,000 or greater population

Combined Auto (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48221	Detroit 2	MI	\$13,134
48205	Detroit 1	MI	\$11,609
48225	Detroit 3	MI	\$7,536
11212	New York City 3	NY	\$6,309
19150	Philadelphia 3	PA	\$4,447
19130	Philadelphia 2	PA	\$4,419
19119	Philadelphia 1	PA	\$4,416
90001	Los Angeles 1	CA	\$3,945
60608	Chicago 1	IL	\$3,916
90002	Los Angeles 2	CA	\$3,884
10032	New York City 2	NY	\$3,671
90023	Los Angeles 3	CA	\$3,632
60620	Chicago 2	IL	\$3,459
60625	Chicago 3	IL	\$3,292
10009	New York City 1	NY	\$3,205
75243	Dallas 3	TX	\$2,661
75223	Dallas 1	TX	\$2,428
75241	Dallas 2	TX	\$2,413
77055	Houston 2	TX	\$2,338
77091	Houston 3	TX	\$2,224
77048	Houston 1	TX	\$2,200



City Group 1 – Cities of 1,000,000 or greater population

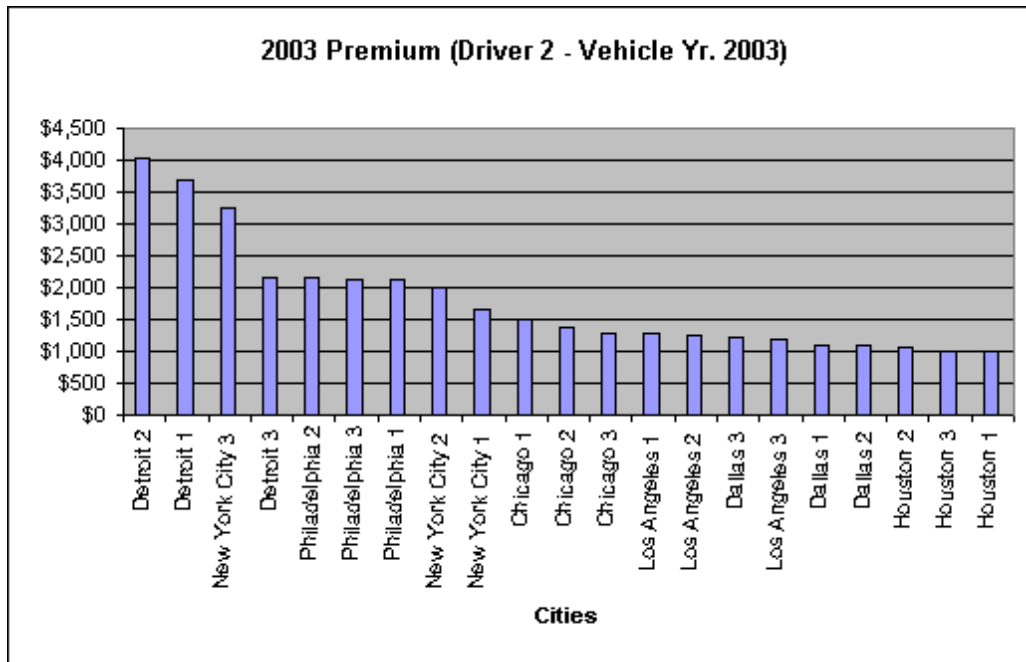
Combined Auto (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
10009	New York City 1	NY	\$2,312	1.14%	\$2,339	37.04%	\$3,205	38.60%
10032	New York City 2	NY	\$3,503	1.47%	\$3,554	3.30%	\$3,671	4.82%
11212	New York City 3	NY	\$3,227	8.62%	\$3,505	80.00%	\$6,309	95.52%
19119	Philadelphia 1	PA	\$3,783	1.69%	\$3,847	14.81%	\$4,416	16.75%
19130	Philadelphia 2	PA	\$3,894	2.34%	\$3,985	10.89%	\$4,419	13.48%
19150	Philadelphia 3	PA	\$3,766	4.72%	\$3,944	12.76%	\$4,447	18.09%
48205	Detroit 1	MI	\$5,989	-29.76%	\$4,207	175.97%	\$11,609	93.85%
48221	Detroit 2	MI	\$5,912	-30.35%	\$4,118	218.98%	\$13,134	122.16%
48225	Detroit 3	MI	\$3,091	-27.44%	\$2,243	236.01%	\$7,536	143.80%
60608	Chicago 1	IL	\$3,318	8.99%	\$3,616	8.28%	\$3,916	18.01%
60620	Chicago 2	IL	\$2,834	13.11%	\$3,206	7.91%	\$3,459	22.05%
60625	Chicago 3	IL	\$2,903	5.48%	\$3,062	7.52%	\$3,292	13.41%
75223	Dallas 1	TX	\$1,961	13.53%	\$2,226	9.07%	\$2,428	23.83%
75241	Dallas 2	TX	\$1,939	12.42%	\$2,180	10.70%	\$2,413	24.45%
75243	Dallas 3	TX	\$2,062	14.00%	\$2,351	13.18%	\$2,661	29.03%
77048	Houston 1	TX	\$1,686	15.25%	\$1,943	13.22%	\$2,200	30.49%
77055	Houston 2	TX	\$1,833	16.61%	\$2,138	9.35%	\$2,338	27.51%
77091	Houston 3	TX	\$1,743	15.75%	\$2,017	10.24%	\$2,224	27.61%
90001	Los Angeles 1	CA	\$3,024	18.86%	\$3,594	9.76%	\$3,945	30.46%
90002	Los Angeles 2	CA	\$2,749	28.27%	\$3,526	10.13%	\$3,884	41.27%
90023	Los Angeles 3	CA	\$2,558	27.78%	\$3,269	11.10%	\$3,632	41.97%

City Group 1 – Cities of 1,000,000 or greater population

Combined Auto (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48221	Detroit 2	MI	\$4,037
48205	Detroit 1	MI	\$3,689
11212	New York City 3	NY	\$3,243
48225	Detroit 3	MI	\$2,160
19130	Philadelphia 2	PA	\$2,149
19150	Philadelphia 3	PA	\$2,127
19119	Philadelphia 1	PA	\$2,117
10032	New York City 2	NY	\$1,990
10009	New York City 1	NY	\$1,656
60608	Chicago 1	IL	\$1,485
60620	Chicago 2	IL	\$1,369
60625	Chicago 3	IL	\$1,277
90001	Los Angeles 1	CA	\$1,271
90002	Los Angeles 2	CA	\$1,257
75243	Dallas 3	TX	\$1,222
90023	Los Angeles 3	CA	\$1,191
75223	Dallas 1	TX	\$1,092
75241	Dallas 2	TX	\$1,087
77055	Houston 2	TX	\$1,070
77091	Houston 3	TX	\$1,008
77048	Houston 1	TX	\$996



City Group 1 – Cities of 1,000,000 or greater population

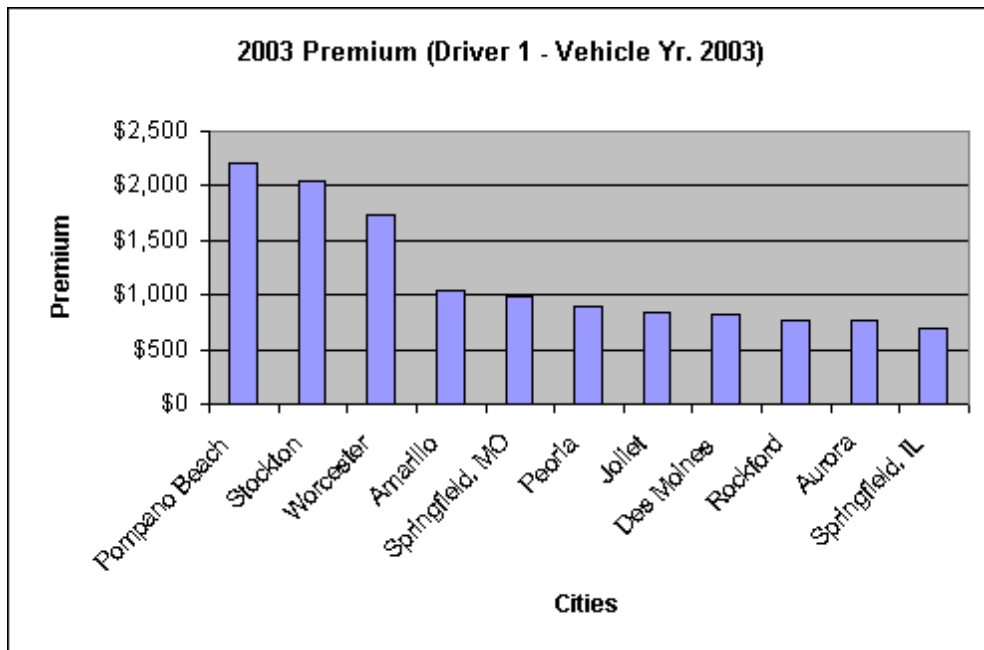
Combined Auto (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
10009	New York City 1	NY	\$1,398	-2.30%	\$1,366	21.20%	\$1,656	18.42%
10032	New York City 2	NY	\$2,097	-1.43%	\$2,067	-3.72%	\$1,990	-5.10%
11212	New York City 3	NY	\$2,442	-21.48%	\$1,918	69.12%	\$3,243	32.79%
19119	Philadelphia 1	PA	\$2,097	0.91%	\$2,116	0.06%	\$2,117	0.98%
19130	Philadelphia 2	PA	\$2,149	-1.72%	\$2,112	1.72%	\$2,149	-0.02%
19150	Philadelphia 3	PA	\$2,091	-2.29%	\$2,043	4.13%	\$2,127	1.74%
48205	Detroit 1	MI	\$3,043	-29.86%	\$2,135	72.83%	\$3,689	21.22%
48221	Detroit 2	MI	\$2,952	-30.22%	\$2,060	96.01%	\$4,037	36.77%
48225	Detroit 3	MI	\$1,495	-24.86%	\$1,123	92.24%	\$2,160	44.45%
60608	Chicago 1	IL	\$1,325	6.77%	\$1,415	4.98%	\$1,485	12.08%
60620	Chicago 2	IL	\$1,171	11.00%	\$1,300	5.30%	\$1,369	16.87%
60625	Chicago 3	IL	\$1,157	5.43%	\$1,220	4.73%	\$1,277	10.42%
75223	Dallas 1	TX	\$929	13.76%	\$1,057	3.27%	\$1,092	17.48%
75241	Dallas 2	TX	\$920	12.64%	\$1,036	4.96%	\$1,087	18.23%
75243	Dallas 3	TX	\$974	12.65%	\$1,097	11.40%	\$1,222	25.49%
77048	Houston 1	TX	\$810	15.65%	\$937	6.34%	\$996	22.98%
77055	Houston 2	TX	\$875	15.40%	\$1,010	5.95%	\$1,070	22.26%
77091	Houston 3	TX	\$835	15.60%	\$965	4.44%	\$1,008	20.73%
90001	Los Angeles 1	CA	\$974	11.52%	\$1,086	17.06%	\$1,271	30.54%
90002	Los Angeles 2	CA	\$884	20.56%	\$1,066	17.92%	\$1,257	42.16%
90023	Los Angeles 3	CA	\$836	18.85%	\$994	19.85%	\$1,191	42.44%

City Group 2 – Cities of 100,000 to 250,000 population

Liability Only (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
33064	Pompano Beach	FL	\$2,215
95203	Stockton	CA	\$2,042
01603	Worcester	MA	\$1,726
79109	Amarillo	TX	\$1,046
65807	Springfield, MO	MO	\$986
61614	Peoria	IL	\$890
60435	Joliet	IL	\$834
50312	Des Moines	IA	\$813
61107	Rockford	IL	\$769
60506	Aurora	IL	\$758
62704	Springfield, IL	IL	\$702



City Group 2 – Cities of 100,000 to 250,000 population

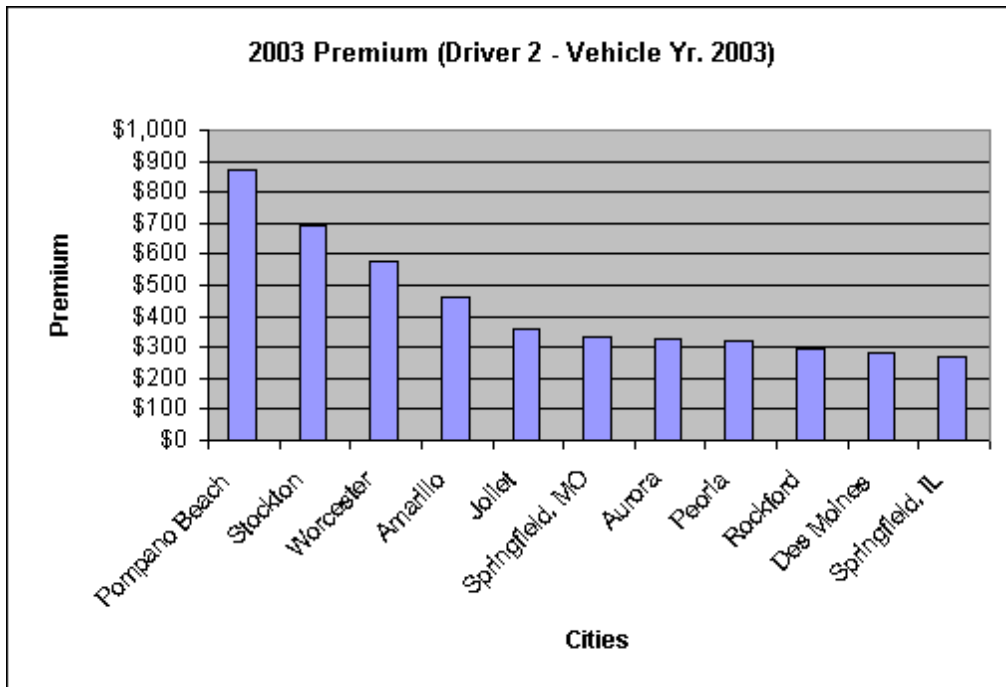
Liability Only (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$1,511	3.85%	\$1,569	9.98%	\$1,726	14.22%
33064	Pompano Beach	FL	\$1,415	12.58%	\$1,593	39.09%	\$2,215	56.59%
50312	Des Moines	IA	\$664	8.84%	\$723	12.46%	\$813	22.40%
60435	Joliet	IL	\$614	16.54%	\$716	16.50%	\$834	35.77%
60506	Aurora	IL	\$560	20.34%	\$674	12.33%	\$758	35.18%
61107	Rockford	IL	\$560	17.62%	\$659	16.74%	\$769	37.31%
61614	Peoria	IL	\$657	15.29%	\$757	17.63%	\$890	35.62%
62704	Springfield, IL	IL	\$571	5.28%	\$601	16.64%	\$702	22.80%
65807	Springfield, MO	MO	\$797	13.56%	\$905	8.98%	\$986	23.75%
79109	Amarillo	TX	\$834	8.00%	\$901	16.10%	\$1,046	25.38%
95203	Stockton	CA	\$1,347	33.65%	\$1,801	13.40%	\$2,042	51.56%

City Group 2 – Cities of 100,000 to 250,000 population

Liability Only (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
33064	Pompano Beach	FL	\$875
95203	Stockton	CA	\$693
01603	Worcester	MA	\$577
79109	Amarillo	TX	\$461
60435	Joliet	IL	\$362
65807	Springfield, MO	MO	\$333
60506	Aurora	IL	\$327
61614	Peoria	IL	\$323
61107	Rockford	IL	\$298
50312	Des Moines	IA	\$283
62704	Springfield, IL	IL	\$269



City Group 2 – Cities of 100,000 to 250,000 population

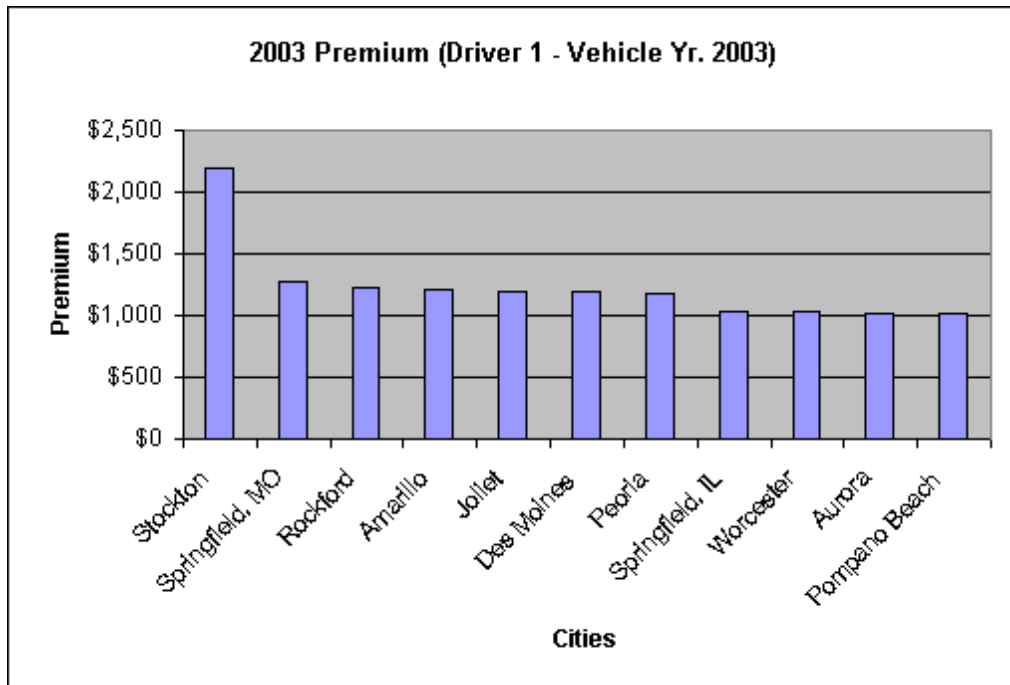
Liability Only (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$801	9.89%	\$880	-34.41%	\$577	-27.92%
33064	Pompano Beach	FL	\$582	13.43%	\$660	32.57%	\$875	50.37%
50312	Des Moines	IA	\$256	4.14%	\$267	6.21%	\$283	10.61%
60435	Joliet	IL	\$273	16.80%	\$319	13.47%	\$362	32.53%
60506	Aurora	IL	\$264	13.69%	\$300	8.98%	\$327	23.90%
61107	Rockford	IL	\$230	12.14%	\$258	15.72%	\$298	29.78%
61614	Peoria	IL	\$256	9.58%	\$280	15.10%	\$323	26.13%
62704	Springfield, IL	IL	\$232	1.69%	\$236	14.06%	\$269	15.99%
65807	Springfield, MO	MO	\$278	11.06%	\$308	8.11%	\$333	20.07%
79109	Amarillo	TX	\$385	10.18%	\$425	8.69%	\$461	19.76%
95203	Stockton	CA	\$457	18.69%	\$542	27.77%	\$693	51.64%

City Group 2 – Cities of 100,000 to 250,000 population

Physical Damage (Driver 1 -- Rate Yr.2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
95203	Stockton	CA	\$2,197
65807	Springfield, MO	MO	\$1,279
61107	Rockford	IL	\$1,226
79109	Amarillo	TX	\$1,209
60435	Joliet	IL	\$1,197
50312	Des Moines	IA	\$1,191
61614	Peoria	IL	\$1,183
62704	Springfield, IL	IL	\$1,038
01603	Worcester	MA	\$1,031
60506	Aurora	IL	\$1,021
33064	Pompano Beach	FL	\$1,013



City Group 2 – Cities of 100,000 to 250,000 population

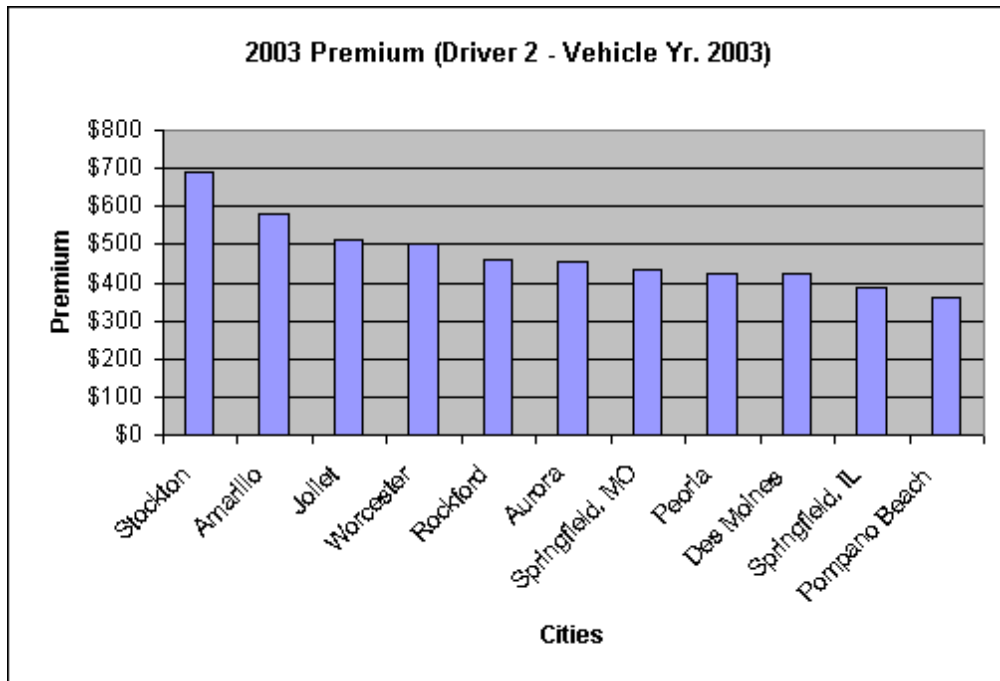
Physical Damage (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$986	-0.71%	\$979	5.31%	\$1,031	4.56%
33064	Pompano Beach	FL	\$843	-0.93%	\$835	21.23%	\$1,013	20.10%
50312	Des Moines	IA	\$1,067	6.81%	\$1,139	4.55%	\$1,191	11.67%
60435	Joliet	IL	\$1,074	4.93%	\$1,127	6.14%	\$1,197	11.36%
60506	Aurora	IL	\$884	6.79%	\$944	8.20%	\$1,021	15.55%
61107	Rockford	IL	\$1,044	7.52%	\$1,122	9.26%	\$1,226	17.48%
61614	Peoria	IL	\$1,011	5.55%	\$1,068	10.81%	\$1,183	16.96%
62704	Springfield, IL	IL	\$923	8.94%	\$1,006	3.24%	\$1,038	12.47%
65807	Springfield, MO	MO	\$1,169	4.98%	\$1,228	4.21%	\$1,279	9.39%
79109	Amarillo	TX	\$1,013	7.96%	\$1,094	10.55%	\$1,209	19.34%
95203	Stockton	CA	\$1,806	12.30%	\$2,028	8.36%	\$2,197	21.69%

City Group 2 – Cities of 100,000 to 250,000 population

Physical Damage (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2003</u>
95203	Stockton	CA	\$691
79109	Amarillo	TX	\$583
60435	Joliet	IL	\$514
01603	Worcester	MA	\$501
61107	Rockford	IL	\$461
60506	Aurora	IL	\$456
65807	Springfield, MO	MO	\$433
61614	Peoria	IL	\$424
50312	Des Moines	IA	\$422
62704	Springfield, IL	IL	\$387
33064	Pompano Beach	FL	\$360



City Group 2 – Cities of 100,000 to 250,000 population

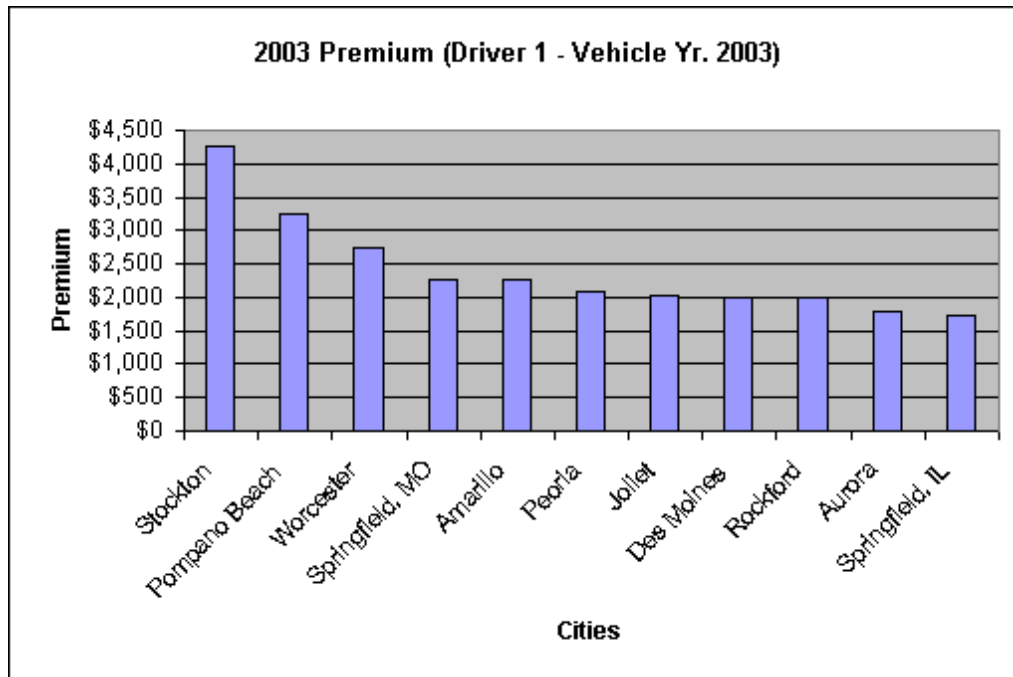
Physical Damage (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$601	6.13%	\$638	-21.48%	\$501	-16.67%
33064	Pompano Beach	FL	\$317	-0.73%	\$315	14.23%	\$360	13.39%
50312	Des Moines	IA	\$409	3.06%	\$421	0.22%	\$422	3.29%
60435	Joliet	IL	\$452	8.78%	\$492	4.57%	\$514	13.75%
60506	Aurora	IL	\$408	5.86%	\$432	5.62%	\$456	11.80%
61107	Rockford	IL	\$412	4.24%	\$429	7.31%	\$461	11.86%
61614	Peoria	IL	\$385	1.38%	\$391	8.65%	\$424	10.15%
62704	Springfield, IL	IL	\$360	4.76%	\$377	2.73%	\$387	7.62%
65807	Springfield, MO	MO	\$404	3.19%	\$417	3.79%	\$433	7.10%
79109	Amarillo	TX	\$476	12.39%	\$535	8.92%	\$583	22.41%
95203	Stockton	CA	\$564	1.62%	\$573	20.52%	\$691	22.47%

City Group 2 – Cities of 100,000 to 250,000 population

Combined Auto (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
95203	Stockton	CA	\$4,264
33064	Pompano Beach	FL	\$3,234
01603	Worcester	MA	\$2,748
65807	Springfield, MO	MO	\$2,268
79109	Amarillo	TX	\$2,255
61614	Peoria	IL	\$2,074
60435	Joliet	IL	\$2,032
50312	Des Moines	IA	\$2,004
61107	Rockford	IL	\$1,995
60506	Aurora	IL	\$1,785
62704	Springfield, IL	IL	\$1,737



City Group 2 – Cities of 100,000 to 250,000 population

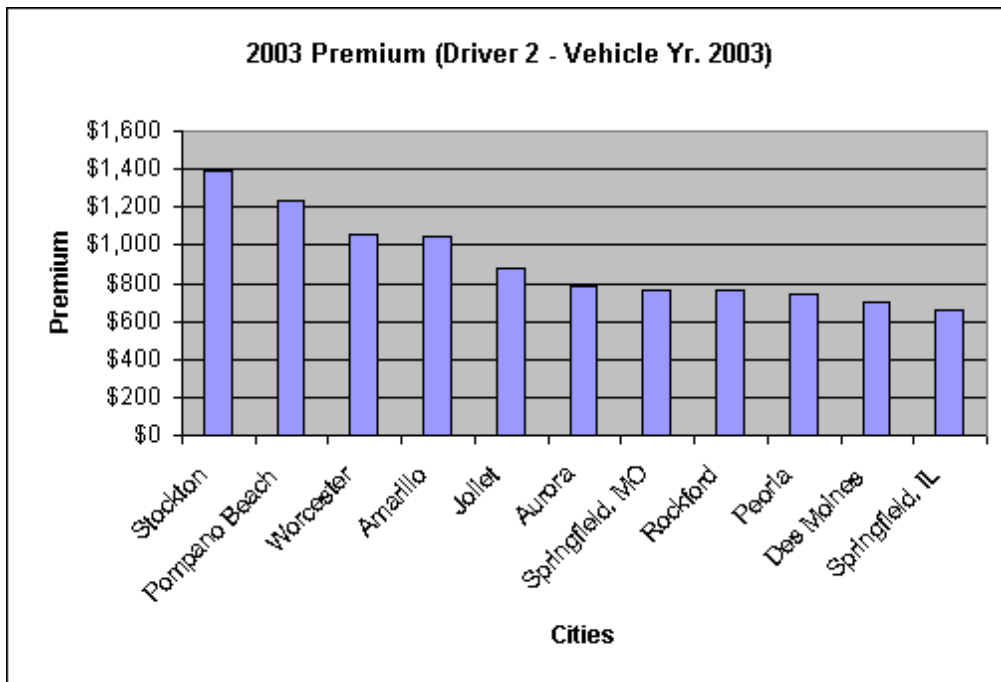
Combined Auto (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$2,495	2.10%	\$2,548	7.89%	\$2,748	10.15%
33064	Pompano Beach	FL	\$2,303	5.76%	\$2,435	32.82%	\$3,234	40.46%
50312	Des Moines	IA	\$1,732	7.61%	\$1,863	7.52%	\$2,004	15.71%
60435	Joliet	IL	\$1,689	9.40%	\$1,848	9.95%	\$2,032	20.28%
60506	Aurora	IL	\$1,450	12.23%	\$1,627	9.71%	\$1,785	23.13%
61107	Rockford	IL	\$1,605	11.04%	\$1,782	11.95%	\$1,995	24.30%
61614	Peoria	IL	\$1,671	9.32%	\$1,827	13.52%	\$2,074	24.11%
62704	Springfield, IL	IL	\$1,490	7.66%	\$1,604	8.26%	\$1,737	16.56%
65807	Springfield, MO	MO	\$1,969	8.46%	\$2,136	6.16%	\$2,268	15.15%
79109	Amarillo	TX	\$1,847	8.00%	\$1,995	13.04%	\$2,255	22.07%
95203	Stockton	CA	\$3,159	22.05%	\$3,855	10.62%	\$4,264	35.01%

City Group 2 – Cities of 100,000 to 250,000 population

Combined Auto (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
95203	Stockton	CA	\$1,392
33064	Pompano Beach	FL	\$1,236
01603	Worcester	MA	\$1,057
79109	Amarillo	TX	\$1,044
60435	Joliet	IL	\$877
60506	Aurora	IL	\$783
65807	Springfield, MO	MO	\$767
61107	Rockford	IL	\$759
61614	Peoria	IL	\$747
50312	Des Moines	IA	\$705
62704	Springfield, IL	IL	\$655



City Group 2 – Cities of 100,000 to 250,000 population

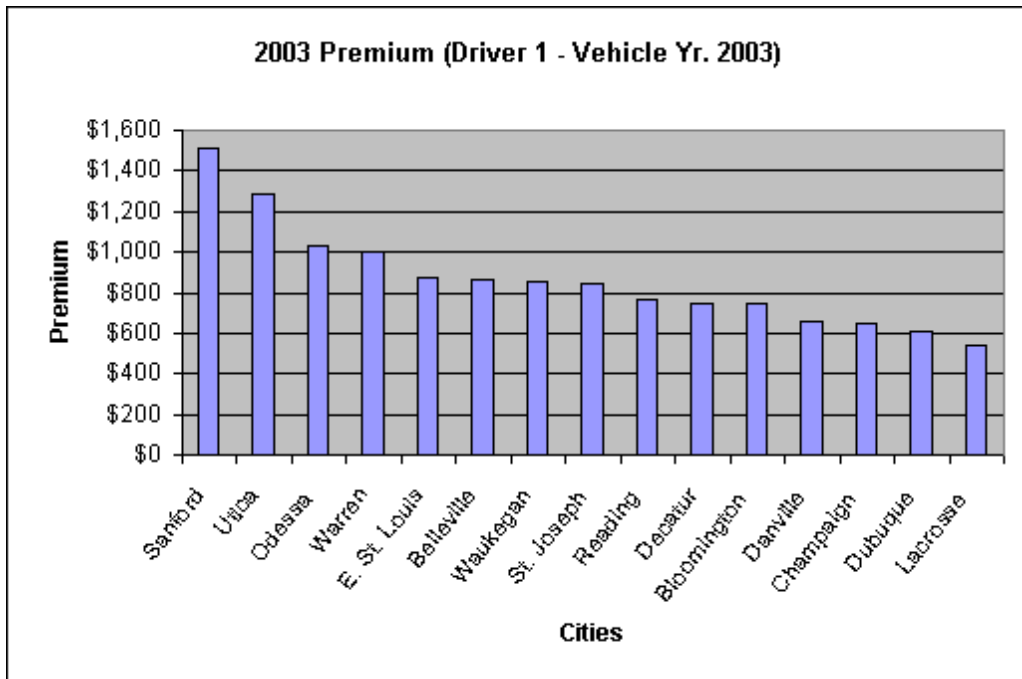
Combined Auto (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$1,410	8.28%	\$1,527	-30.77%	\$1,057	-25.04%
33064	Pompano Beach	FL	\$916	6.58%	\$977	26.59%	\$1,236	34.92%
50312	Des Moines	IA	\$665	3.49%	\$688	2.45%	\$705	6.03%
60435	Joliet	IL	\$726	11.98%	\$813	7.90%	\$877	20.83%
60506	Aurora	IL	\$673	8.83%	\$733	6.84%	\$783	16.28%
61107	Rockford	IL	\$642	7.09%	\$687	10.38%	\$759	18.20%
61614	Peoria	IL	\$642	4.56%	\$671	11.25%	\$747	16.32%
62704	Springfield, IL	IL	\$590	3.63%	\$611	7.11%	\$655	11.00%
65807	Springfield, MO	MO	\$683	6.48%	\$727	5.56%	\$767	12.40%
79109	Amarillo	TX	\$861	11.47%	\$960	8.80%	\$1,044	21.28%
95203	Stockton	CA	\$1,023	9.78%	\$1,123	23.97%	\$1,392	36.10%

City Group 3 – Cities of 50,000 to 99,999 population

Liability Only (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
32771	Sanford	FL	\$1,513
13502	Utica	NY	\$1,286
79765	Odessa	TX	\$1,027
44484	Warren	OH	\$1,001
62203	E. St. Louis	IL	\$870
62220	Belleville	IL	\$862
60085	Waukegan	IL	\$855
64503	St. Joseph	MO	\$848
19611	Reading	PA	\$768
62521	Decatur	IL	\$749
61701	Bloomington	IL	\$742
61832	Danville	IL	\$658
61821	Champaign	IL	\$649
52001	Dubuque	IA	\$612
54603	Lacrosse	WI	\$541



City Group 3 – Cities of 50,000 to 99,999 population

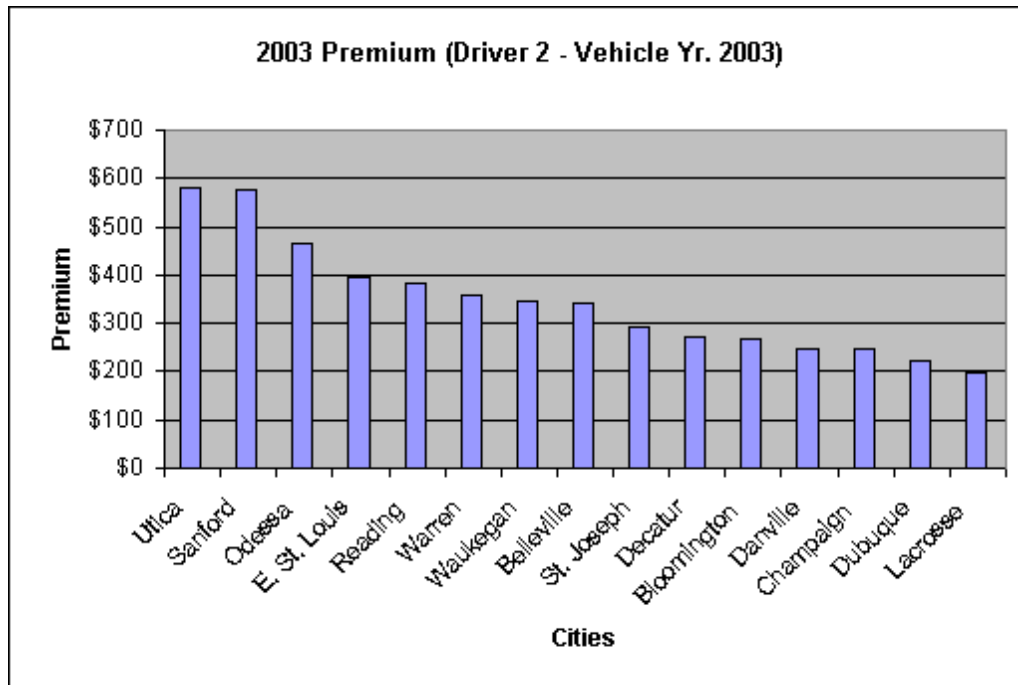
Liability Only (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$1,104	8.75%	\$1,201	7.09%	\$1,286	16.46%
19611	Reading	PA	\$490	34.53%	\$660	16.45%	\$768	56.66%
32771	Sanford	FL	\$1,000	23.58%	\$1,236	22.49%	\$1,513	51.37%
44484	Warren	OH	\$839	9.59%	\$919	8.92%	\$1,001	19.38%
52001	Dubuque	IA	\$521	9.93%	\$573	6.77%	\$612	17.38%
54603	Lacrosse	WI	\$455	8.53%	\$493	9.57%	\$541	18.92%
60085	Waukegan	IL	\$662	12.13%	\$742	15.22%	\$855	29.19%
61701	Bloomington	IL	\$544	18.34%	\$643	15.28%	\$742	36.43%
61821	Champaign	IL	\$510	9.54%	\$558	16.21%	\$649	27.29%
61832	Danville	IL	\$494	13.18%	\$559	17.59%	\$658	33.08%
62203	E. St. Louis	IL	\$687	11.76%	\$768	13.33%	\$870	26.65%
62220	Belleville	IL	\$618	19.65%	\$739	16.62%	\$862	39.53%
62521	Decatur	IL	\$553	15.36%	\$638	17.39%	\$749	35.42%
64503	St. Joseph	MO	\$685	12.58%	\$771	9.86%	\$848	23.68%
79765	Odessa	TX	\$932	5.48%	\$983	4.41%	\$1,027	10.14%

City Group 3 – Cities of 50,000 to 99,999 population

Liability Only (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
13502	Utica	NY	\$582
32771	Sanford	FL	\$575
79765	Odessa	TX	\$465
62203	E. St. Louis	IL	\$396
19611	Reading	PA	\$383
44484	Warren	OH	\$358
60085	Waukegan	IL	\$347
62220	Belleville	IL	\$341
64503	St. Joseph	MO	\$293
62521	Decatur	IL	\$272
61701	Bloomington	IL	\$270
61832	Danville	IL	\$249
61821	Champaign	IL	\$246
52001	Dubuque	IA	\$221
54603	Lacrosse	WI	\$199



City Group 3 – Cities of 50,000 to 99,999 population

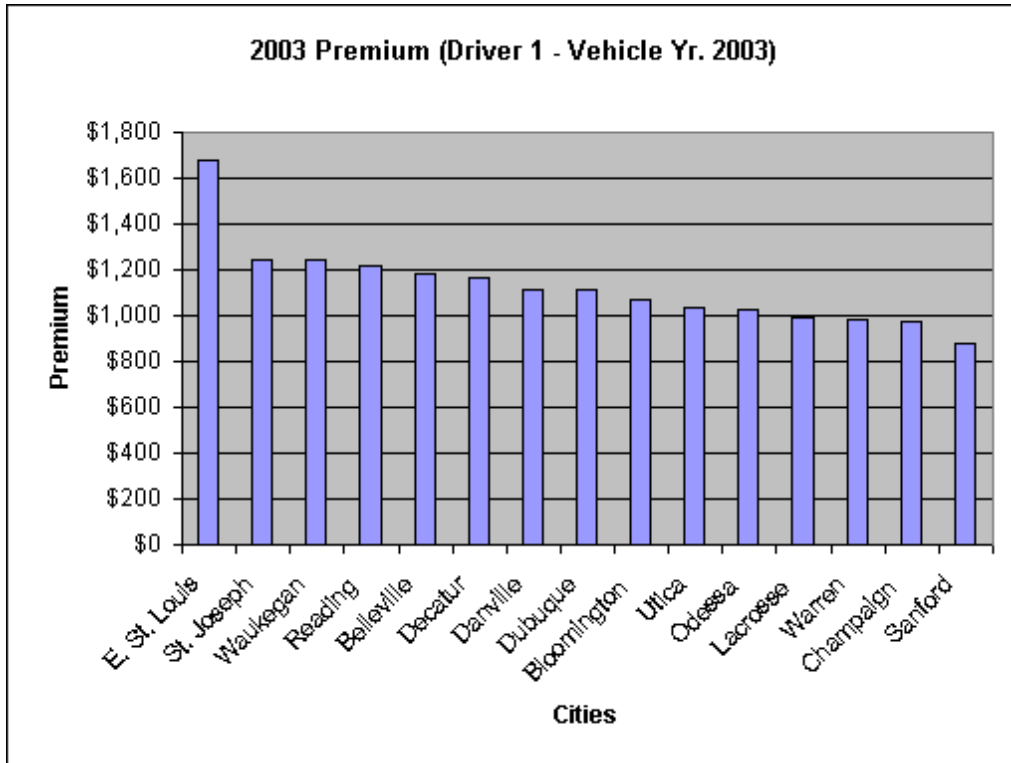
Liability Only (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
13502	Utica	NY	\$501	6.34%	\$533	9.22%	\$582	16.14%
19611	Reading	PA	\$366	7.96%	\$395	-3.02%	\$383	4.70%
32771	Sanford	FL	\$391	22.93%	\$480	19.79%	\$575	47.26%
44484	Warren	OH	\$297	4.76%	\$312	14.90%	\$358	20.37%
52001	Dubuque	IA	\$207	5.57%	\$219	1.07%	\$221	6.70%
54603	Lacrosse	WI	\$180	6.17%	\$192	4.15%	\$199	10.57%
60085	Waukegan	IL	\$283	9.45%	\$309	12.26%	\$347	22.88%
61701	Bloomington	IL	\$212	12.37%	\$239	12.99%	\$270	26.97%
61821	Champaign	IL	\$208	4.86%	\$218	13.12%	\$246	18.62%
61832	Danville	IL	\$199	8.11%	\$215	15.59%	\$249	24.96%
62203	E. St. Louis	IL	\$302	9.05%	\$329	20.29%	\$396	31.17%
62220	Belleville	IL	\$267	12.43%	\$300	13.41%	\$341	27.51%
62521	Decatur	IL	\$216	9.30%	\$236	14.99%	\$272	25.68%
64503	St. Joseph	MO	\$245	10.80%	\$271	8.16%	\$293	19.84%
79765	Odessa	TX	\$424	8.03%	\$458	1.48%	\$465	9.63%

City Group 3 – Cities of 50,000 to 99,999 population

Physical Damage (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
62203	E. St. Louis	IL	\$1,682
64503	St. Joseph	MO	\$1,243
60085	Waukegan	IL	\$1,241
19611	Reading	PA	\$1,221
62220	Belleville	IL	\$1,181
62521	Decatur	IL	\$1,163
61832	Danville	IL	\$1,115
52001	Dubuque	IA	\$1,111
61701	Bloomington	IL	\$1,071
13502	Utica	NY	\$1,031
79765	Odessa	TX	\$1,022
54603	Lacrosse	WI	\$994
44484	Warren	OH	\$984
61821	Champaign	IL	\$972
32771	Sanford	FL	\$875



City Group 3 – Cities of 50,000 to 99,999 population

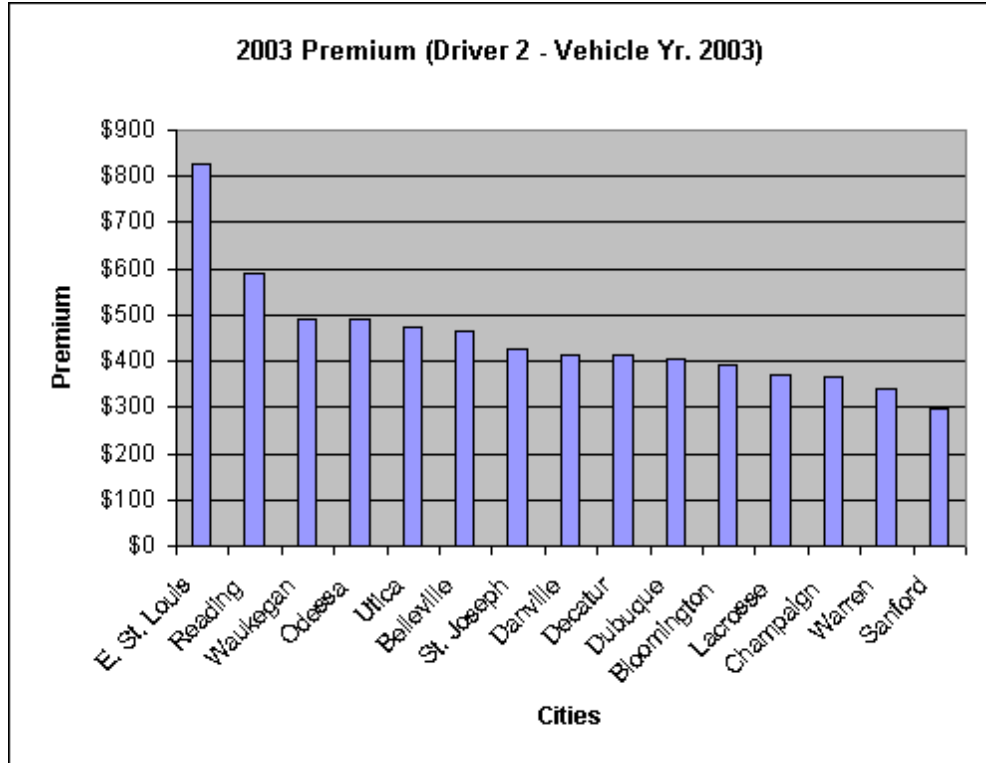
Physical Damage (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$1,045	10.18%	\$1,151	-10.45%	\$1,031	-1.33%
19611	Reading	PA	\$791	32.14%	\$1,046	16.76%	\$1,221	54.29%
32771	Sanford	FL	\$706	4.47%	\$737	18.63%	\$875	23.93%
44484	Warren	OH	\$830	7.53%	\$892	10.26%	\$984	18.56%
52001	Dubuque	IA	\$992	6.43%	\$1,056	5.18%	\$1,111	11.94%
54603	Lacrosse	WI	\$772	12.95%	\$872	14.09%	\$994	28.86%
60085	Waukegan	IL	\$1,051	7.53%	\$1,130	9.77%	\$1,241	18.04%
61701	Bloomington	IL	\$949	6.60%	\$1,011	5.88%	\$1,071	12.87%
61821	Champaign	IL	\$868	6.18%	\$921	5.55%	\$972	12.07%
61832	Danville	IL	\$945	8.77%	\$1,028	8.43%	\$1,115	17.93%
62203	E. St. Louis	IL	\$1,452	3.50%	\$1,503	11.93%	\$1,682	15.84%
62220	Belleville	IL	\$1,056	3.91%	\$1,097	7.67%	\$1,181	11.88%
62521	Decatur	IL	\$1,026	5.42%	\$1,082	7.48%	\$1,163	13.31%
64503	St. Joseph	MO	\$1,117	5.93%	\$1,184	5.03%	\$1,243	11.26%
79765	Odessa	TX	\$844	9.17%	\$922	10.84%	\$1,022	21.00%

City Group 3 – Cities of 50,000 to 99,999 population

Physical Damage (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
62203	E. St. Louis	IL	\$826
19611	Reading	PA	\$589
60085	Waukegan	IL	\$492
79765	Odessa	TX	\$491
13502	Utica	NY	\$475
62220	Belleville	IL	\$467
64503	St. Joseph	MO	\$425
61832	Danville	IL	\$412
62521	Decatur	IL	\$412
52001	Dubuque	IA	\$403
61701	Bloomington	IL	\$391
54603	Lacrosse	WI	\$371
61821	Champaign	IL	\$364
44484	Warren	OH	\$342
32771	Sanford	FL	\$297



City Group 3 – Cities of 50,000 to 99,999 population

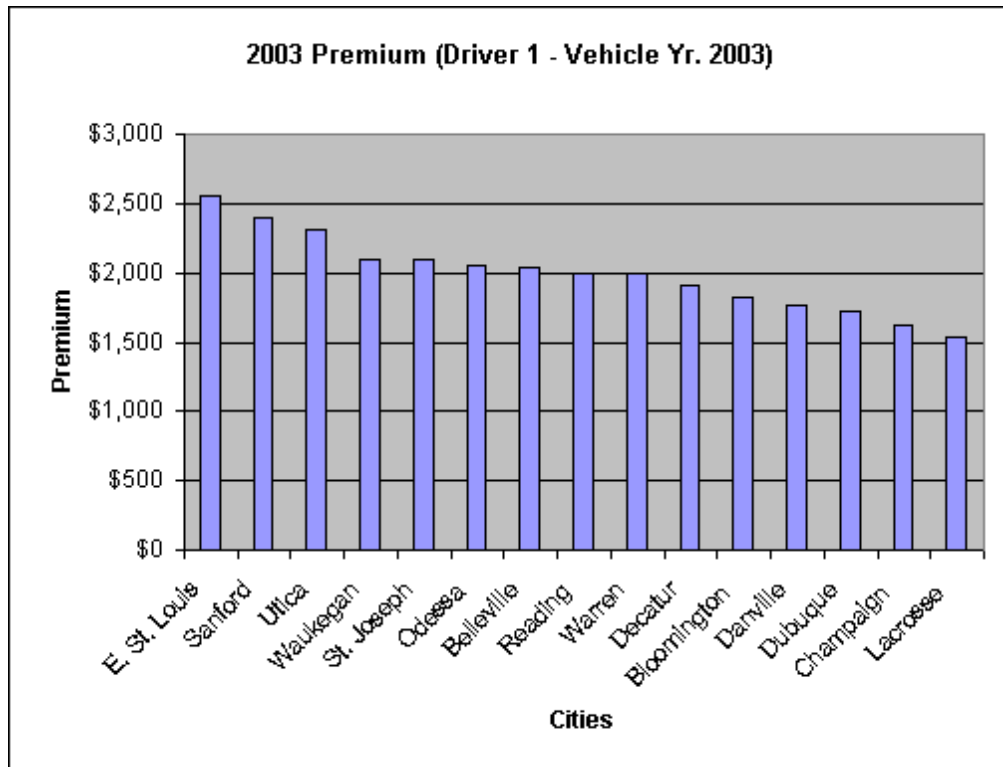
Physical Damage (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$511	6.19%	\$543	-12.49%	\$475	-7.07%
19611	Reading	PA	\$475	2.88%	\$489	20.56%	\$589	24.04%
32771	Sanford	FL	\$254	3.19%	\$262	13.66%	\$297	17.28%
44484	Warren	OH	\$295	2.18%	\$302	13.35%	\$342	15.83%
52001	Dubuque	IA	\$388	2.98%	\$400	0.93%	\$403	3.94%
54603	Lacrosse	WI	\$306	11.14%	\$340	9.30%	\$371	21.47%
60085	Waukegan	IL	\$439	5.14%	\$462	6.62%	\$492	12.10%
61701	Bloomington	IL	\$361	3.45%	\$373	4.70%	\$391	8.31%
61821	Champaign	IL	\$343	2.21%	\$350	3.89%	\$364	6.19%
61832	Danville	IL	\$367	4.69%	\$384	7.22%	\$412	12.25%
62203	E. St. Louis	IL	\$613	3.95%	\$638	29.53%	\$826	34.65%
62220	Belleville	IL	\$430	0.97%	\$434	7.47%	\$467	8.51%
62521	Decatur	IL	\$384	1.54%	\$390	5.49%	\$412	7.12%
64503	St. Joseph	MO	\$390	4.53%	\$408	4.23%	\$425	8.95%
79765	Odessa	TX	\$388	14.40%	\$444	10.55%	\$491	26.47%

City Group 3 – Cities of 50,000 to 99,999 population

Combined Auto (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
62203	E. St. Louis	IL	\$2,551
32771	Sanford	FL	\$2,392
13502	Utica	NY	\$2,315
60085	Waukegan	IL	\$2,098
64503	St. Joseph	MO	\$2,091
79765	Odessa	TX	\$2,049
62220	Belleville	IL	\$2,045
19611	Reading	PA	\$2,002
44484	Warren	OH	\$1,989
62521	Decatur	IL	\$1,909
61701	Bloomington	IL	\$1,816
61832	Danville	IL	\$1,771
52001	Dubuque	IA	\$1,723
61821	Champaign	IL	\$1,625
54603	Lacrosse	WI	\$1,541



City Group 3 – Cities of 50,000 to 99,999 population

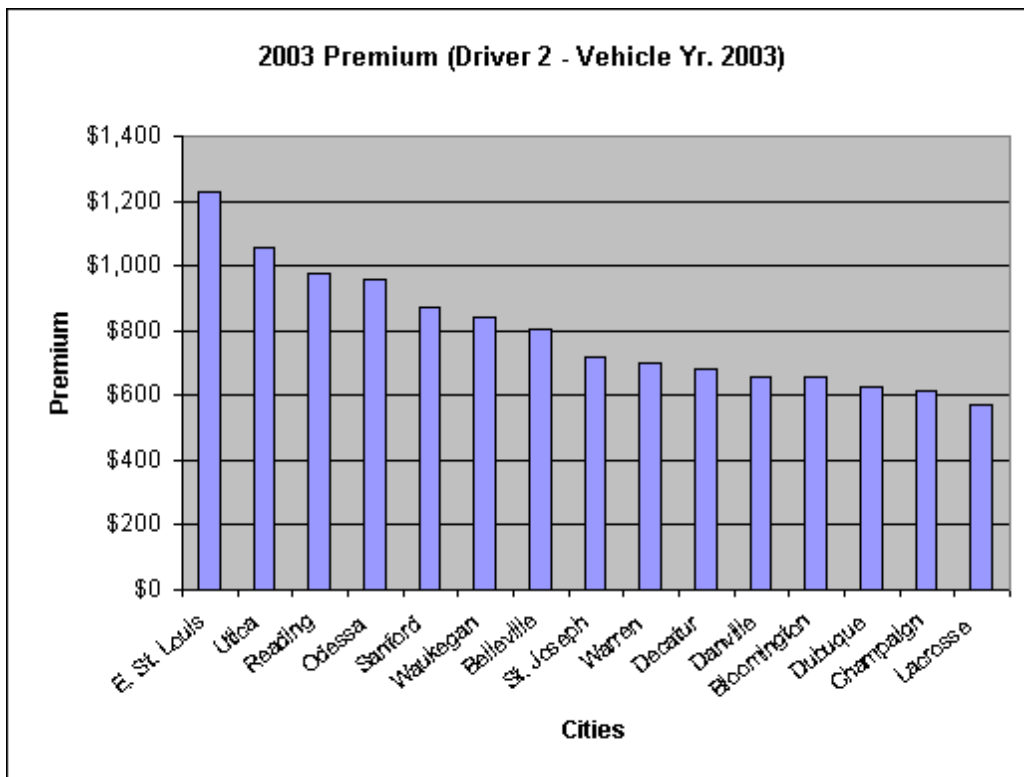
Combined Auto (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$2,151	9.27%	\$2,350	-1.50%	\$2,315	7.63%
19611	Reading	PA	\$1,289	32.30%	\$1,706	17.39%	\$2,002	55.30%
32771	Sanford	FL	\$1,730	14.26%	\$1,977	20.99%	\$2,392	38.24%
44484	Warren	OH	\$1,668	9.17%	\$1,821	9.26%	\$1,989	19.28%
52001	Dubuque	IA	\$1,512	7.68%	\$1,628	5.83%	\$1,723	13.96%
54603	Lacrosse	WI	\$1,232	11.29%	\$1,371	12.43%	\$1,541	25.12%
60085	Waukegan	IL	\$1,717	9.43%	\$1,878	11.67%	\$2,098	22.20%
61701	Bloomington	IL	\$1,495	11.03%	\$1,660	9.42%	\$1,816	21.50%
61821	Champaign	IL	\$1,380	7.63%	\$1,486	9.39%	\$1,625	17.74%
61832	Danville	IL	\$1,437	10.43%	\$1,587	11.58%	\$1,771	23.21%
62203	E. St. Louis	IL	\$2,131	6.57%	\$2,271	12.34%	\$2,551	19.72%
62220	Belleville	IL	\$1,667	10.37%	\$1,840	11.17%	\$2,045	22.70%
62521	Decatur	IL	\$1,574	9.16%	\$1,718	11.09%	\$1,909	21.28%
64503	St. Joseph	MO	\$1,807	8.28%	\$1,957	6.88%	\$2,091	15.73%
79765	Odessa	TX	\$1,777	7.23%	\$1,905	7.52%	\$2,049	15.30%

City Group 3 – Cities of 50,000 to 99,999 population

Combined Auto (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
62203	E. St. Louis	IL	\$1,228
13502	Utica	NY	\$1,057
19611	Reading	PA	\$979
79765	Odessa	TX	\$956
32771	Sanford	FL	\$874
60085	Waukegan	IL	\$841
62220	Belleville	IL	\$807
64503	St. Joseph	MO	\$719
44484	Warren	OH	\$701
62521	Decatur	IL	\$682
61832	Danville	IL	\$660
61701	Bloomington	IL	\$660
52001	Dubuque	IA	\$625
61821	Champaign	IL	\$611
54603	Lacrosse	WI	\$573



City Group 3 – Cities of 50,000 to 99,999 population

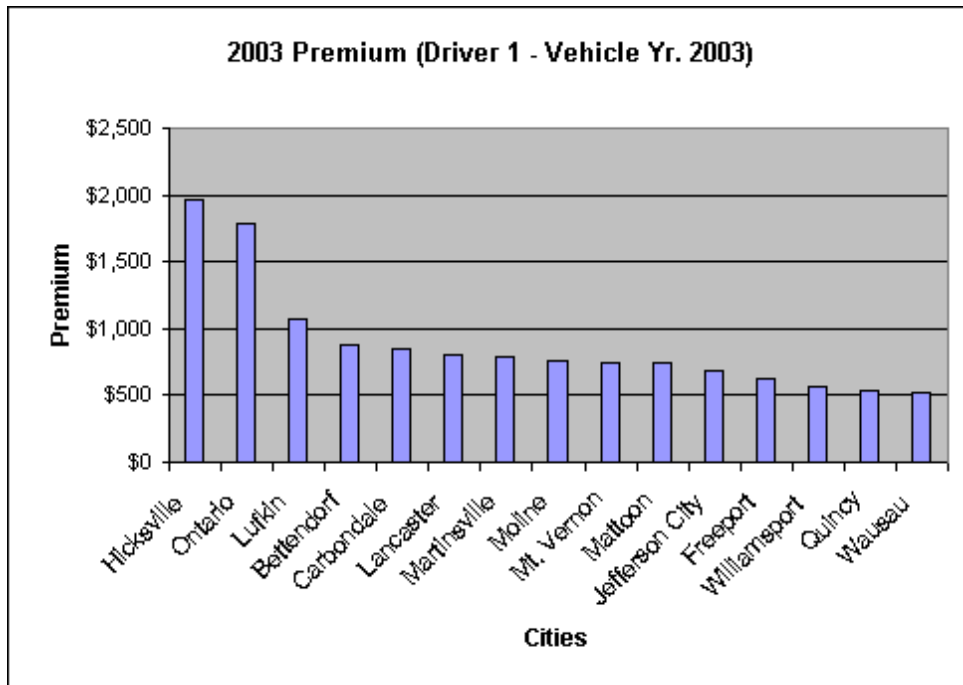
Combined Auto (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$1,015	6.24%	\$1,078	-2.00%	\$1,057	4.11%
19611	Reading	PA	\$845	3.48%	\$875	11.97%	\$979	15.87%
32771	Sanford	FL	\$652	13.90%	\$743	17.59%	\$874	33.94%
44484	Warren	OH	\$592	3.94%	\$616	13.82%	\$701	18.31%
52001	Dubuque	IA	\$595	3.92%	\$618	1.07%	\$625	5.02%
54603	Lacrosse	WI	\$488	9.30%	\$534	7.42%	\$573	17.40%
60085	Waukegan	IL	\$723	6.94%	\$774	8.66%	\$841	16.20%
61701	Bloomington	IL	\$574	6.70%	\$612	7.79%	\$660	15.01%
61821	Champaign	IL	\$552	3.32%	\$570	7.28%	\$611	10.84%
61832	Danville	IL	\$565	6.02%	\$599	10.16%	\$660	16.79%
62203	E. St. Louis	IL	\$914	5.85%	\$968	26.86%	\$1,228	34.28%
62220	Belleville	IL	\$696	5.61%	\$735	9.81%	\$807	15.97%
62521	Decatur	IL	\$599	4.52%	\$626	9.01%	\$682	13.94%
64503	St. Joseph	MO	\$637	6.81%	\$680	5.75%	\$719	12.95%
79765	Odessa	TX	\$812	11.10%	\$902	5.94%	\$956	17.70%

City Group 4 – Cities of less than 50,000 population

Liability Only (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
11801	Hicksville	NY	\$1,970
91764	Ontario	CA	\$1,786
75901	Lufkin	TX	\$1,074
52722	Bettendorf	IA	\$879
62901	Carbondale	IL	\$852
43130	Lancaster	OH	\$807
46151	Martinsville	IN	\$785
61265	Moline	IL	\$765
62864	Mt. Vernon	IL	\$742
61938	Mattoon	IL	\$738
65101	Jefferson City	MO	\$687
61032	Freeport	IL	\$626
17701	Williamsport	PA	\$561
62301	Quincy	IL	\$541
54401	Wausau	WI	\$522



City Group 4 – Cities of less than 50,000 population

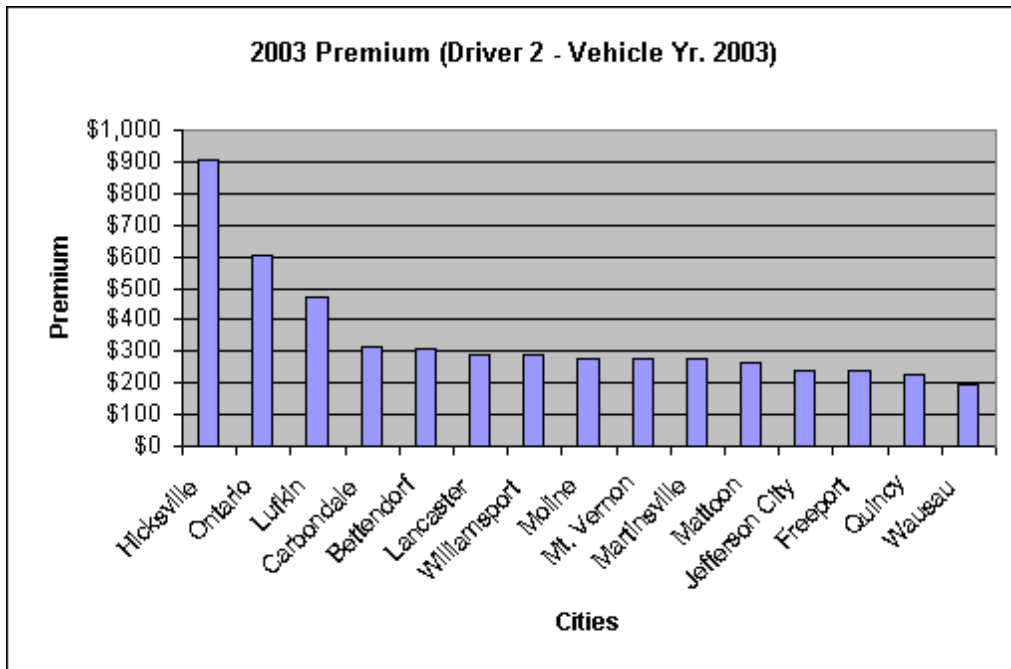
Liability Only (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
11801	Hicksville	NY	\$1,064	17.22%	\$1,247	57.96%	\$1,970	85.16%
17701	Williamsport	PA	\$443	9.89%	\$486	15.45%	\$561	26.86%
43130	Lancaster	OH	\$605	21.63%	\$736	9.63%	\$807	33.33%
46151	Martinsville	IN	\$624	9.74%	\$685	14.60%	\$785	25.76%
52722	Bettendorf	IA	\$646	12.59%	\$727	20.94%	\$879	36.16%
54401	Wausau	WI	\$438	9.37%	\$479	9.00%	\$522	19.21%
61032	Freeport	IL	\$519	9.96%	\$571	9.66%	\$626	20.59%
61265	Moline	IL	\$556	17.65%	\$654	16.92%	\$765	37.56%
61938	Mattoon	IL	\$560	12.34%	\$629	17.32%	\$738	31.79%
62301	Quincy	IL	\$433	10.66%	\$479	12.80%	\$541	24.82%
62864	Mt. Vernon	IL	\$568	11.38%	\$632	17.39%	\$742	30.76%
62901	Carbondale	IL	\$654	11.45%	\$729	16.90%	\$852	30.28%
65101	Jefferson City	MO	\$590	10.22%	\$650	5.61%	\$687	16.41%
75901	Lufkin	TX	\$911	7.18%	\$977	10.03%	\$1,074	17.92%
91764	Ontario	CA	\$1,251	19.78%	\$1,498	19.23%	\$1,786	42.81%

City Group 4 – Cities of less than 50,000 population

Liability Only (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
11801	Hicksville	NY	\$905
91764	Ontario	CA	\$606
75901	Lufkin	TX	\$472
62901	Carbondale	IL	\$315
52722	Bettendorf	IA	\$305
43130	Lancaster	OH	\$288
17701	Williamsport	PA	\$288
61265	Moline	IL	\$279
62864	Mt. Vernon	IL	\$275
46151	Martinsville	IN	\$275
61938	Mattoon	IL	\$266
65101	Jefferson City	MO	\$240
61032	Freeport	IL	\$236
62301	Quincy	IL	\$227
54401	Wausau	WI	\$198



City Group 4 – Cities of less than 50,000 population

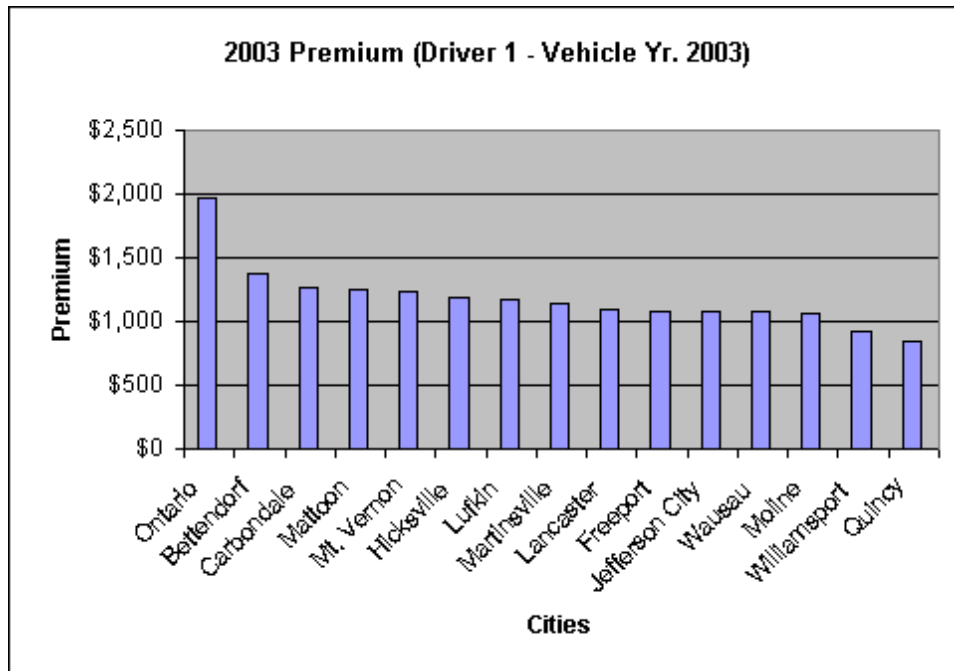
Liability Only (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
11801	Hicksville	NY	\$571	2.48%	\$585	54.66%	\$905	58.49%
17701	Williamsport	PA	\$293	-0.30%	\$292	-1.37%	\$288	-1.67%
43130	Lancaster	OH	\$209	17.44%	\$245	17.60%	\$288	38.11%
46151	Martinsville	IN	\$233	6.18%	\$247	11.28%	\$275	18.16%
52722	Bettendorf	IA	\$249	7.39%	\$267	14.17%	\$305	22.61%
54401	Wausau	WI	\$178	6.93%	\$191	3.86%	\$198	11.06%
61032	Freeport	IL	\$206	5.84%	\$218	8.48%	\$236	14.82%
61265	Moline	IL	\$218	11.62%	\$243	14.78%	\$279	28.12%
61938	Mattoon	IL	\$216	7.64%	\$233	14.45%	\$266	23.19%
62301	Quincy	IL	\$190	6.87%	\$203	11.70%	\$227	19.37%
62864	Mt. Vernon	IL	\$224	6.10%	\$238	15.55%	\$275	22.60%
62901	Carbondale	IL	\$255	7.04%	\$273	15.50%	\$315	23.64%
65101	Jefferson City	MO	\$213	8.06%	\$230	4.33%	\$240	12.73%
75901	Lufkin	TX	\$431	9.17%	\$470	0.43%	\$472	9.65%
91764	Ontario	CA	\$427	7.33%	\$459	32.20%	\$606	41.89%

City Group 4 – Cities of less than 50,000 population

Physical Damage (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
91764	Ontario	CA	\$1,967
52722	Bettendorf	IA	\$1,372
62901	Carbondale	IL	\$1,270
61938	Mattoon	IL	\$1,252
62864	Mt. Vernon	IL	\$1,236
11801	Hicksville	NY	\$1,193
75901	Lufkin	TX	\$1,179
46151	Martinsville	IN	\$1,135
43130	Lancaster	OH	\$1,099
61032	Freeport	IL	\$1,080
65101	Jefferson City	MO	\$1,076
54401	Wausau	WI	\$1,072
61265	Moline	IL	\$1,058
17701	Williamsport	PA	\$924
62301	Quincy	IL	\$849



City Group 4 – Cities of less than 50,000 population

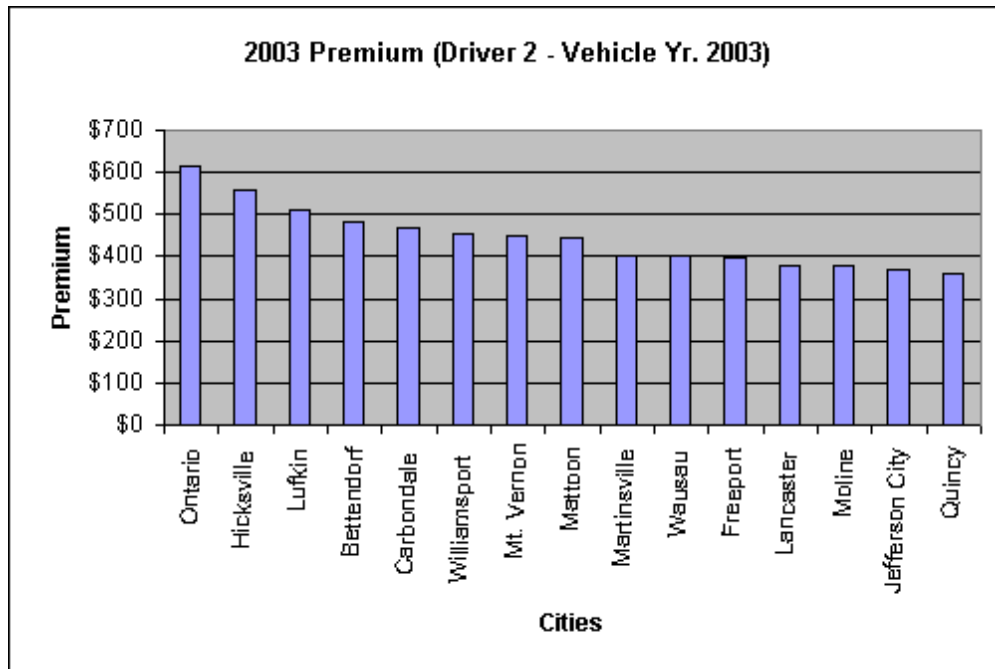
Physical Damage (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
11801	Hicksville	NY	\$1,014	8.21%	\$1,097	8.79%	\$1,193	17.72%
17701	Williamsport	PA	\$707	9.52%	\$774	19.36%	\$924	30.72%
43130	Lancaster	OH	\$816	14.87%	\$938	17.14%	\$1,099	34.55%
46151	Martinsville	IN	\$1,051	3.38%	\$1,086	4.51%	\$1,135	8.04%
52722	Bettendorf	IA	\$1,239	1.46%	\$1,257	9.20%	\$1,372	10.79%
54401	Wausau	WI	\$834	14.26%	\$953	12.55%	\$1,072	28.60%
61032	Freeport	IL	\$937	6.17%	\$995	8.54%	\$1,080	15.23%
61265	Moline	IL	\$922	5.69%	\$974	8.60%	\$1,058	14.78%
61938	Mattoon	IL	\$1,081	9.17%	\$1,180	6.04%	\$1,252	15.77%
62301	Quincy	IL	\$741	4.45%	\$774	9.63%	\$849	14.50%
62864	Mt. Vernon	IL	\$1,127	3.18%	\$1,163	6.33%	\$1,236	9.71%
62901	Carbondale	IL	\$1,130	5.38%	\$1,190	6.68%	\$1,270	12.42%
65101	Jefferson City	MO	\$1,003	2.95%	\$1,032	4.25%	\$1,076	7.32%
75901	Lufkin	TX	\$932	16.44%	\$1,085	8.72%	\$1,179	26.60%
91764	Ontario	CA	\$1,599	11.72%	\$1,787	10.10%	\$1,967	23.01%

City Group 4 – Cities of less than 50,000 population

Physical Damage (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
91764	Ontario	CA	\$616
11801	Hicksville	NY	\$559
75901	Lufkin	TX	\$511
52722	Bettendorf	IA	\$482
62901	Carbondale	IL	\$470
17701	Williamsport	PA	\$453
62864	Mt. Vernon	IL	\$450
61938	Mattoon	IL	\$445
46151	Martinsville	IN	\$403
54401	Wausau	WI	\$403
61032	Freeport	IL	\$395
43130	Lancaster	OH	\$379
61265	Moline	IL	\$378
65101	Jefferson City	MO	\$368
62301	Quincy	IL	\$358



City Group 4 – Cities of less than 50,000 population

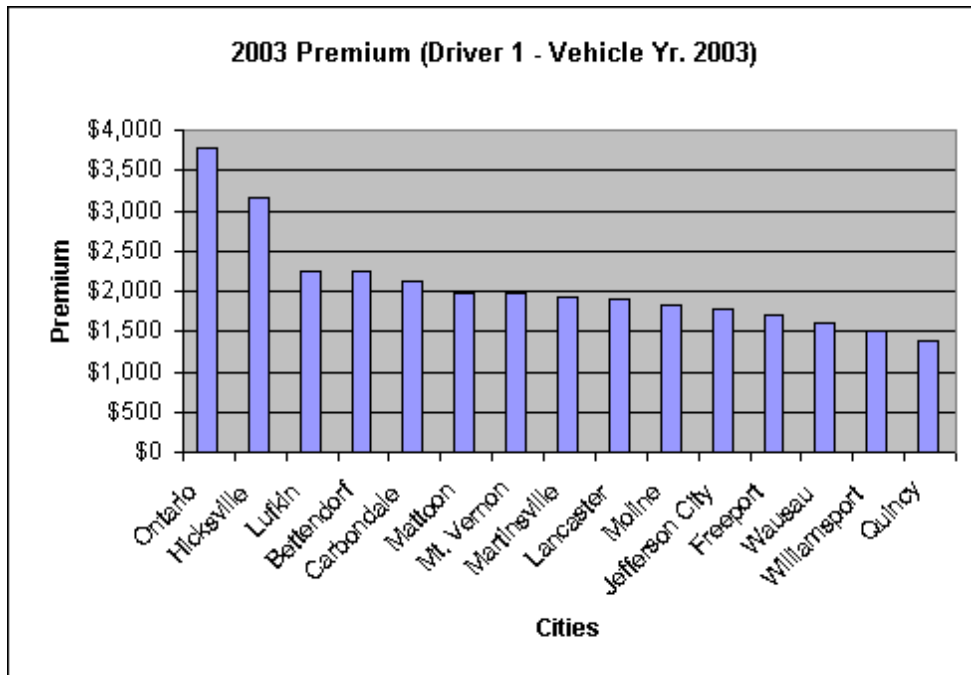
Physical Damage (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
11801	Hicksville	NY	\$546	3.35%	\$564	-0.99%	\$559	2.33%
17701	Williamsport	PA	\$422	-2.60%	\$411	10.19%	\$453	7.33%
43130	Lancaster	OH	\$291	8.59%	\$316	20.13%	\$379	30.45%
46151	Martinsville	IN	\$395	1.12%	\$400	0.82%	\$403	1.95%
52722	Bettendorf	IA	\$469	-1.94%	\$460	4.79%	\$482	2.76%
54401	Wausau	WI	\$332	12.23%	\$372	8.18%	\$403	21.41%
61032	Freeport	IL	\$361	2.43%	\$369	7.03%	\$395	9.62%
61265	Moline	IL	\$349	1.21%	\$353	7.11%	\$378	8.41%
61938	Mattoon	IL	\$406	4.66%	\$425	4.80%	\$445	9.68%
62301	Quincy	IL	\$325	2.45%	\$333	7.59%	\$358	10.22%
62864	Mt. Vernon	IL	\$431	-1.02%	\$427	5.46%	\$450	4.39%
62901	Carbondale	IL	\$437	2.09%	\$446	5.44%	\$470	7.64%
65101	Jefferson City	MO	\$350	1.65%	\$356	3.28%	\$368	4.98%
75901	Lufkin	TX	\$401	20.30%	\$483	5.84%	\$511	27.33%
91764	Ontario	CA	\$495	2.22%	\$506	21.71%	\$616	24.41%

City Group 4 – Cities of less than 50,000 population

Combined Auto (Driver 1 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
91764	Ontario	CA	\$3,768
11801	Hicksville	NY	\$3,170
75901	Lufkin	TX	\$2,252
52722	Bettendorf	IA	\$2,252
62901	Carbondale	IL	\$2,122
61938	Mattoon	IL	\$1,987
62864	Mt. Vernon	IL	\$1,978
46151	Martinsville	IN	\$1,919
43130	Lancaster	OH	\$1,914
61265	Moline	IL	\$1,824
65101	Jefferson City	MO	\$1,768
61032	Freeport	IL	\$1,704
54401	Wausau	WI	\$1,595
17701	Williamsport	PA	\$1,507
62301	Quincy	IL	\$1,388



City Group 4 – Cities of less than 50,000 population

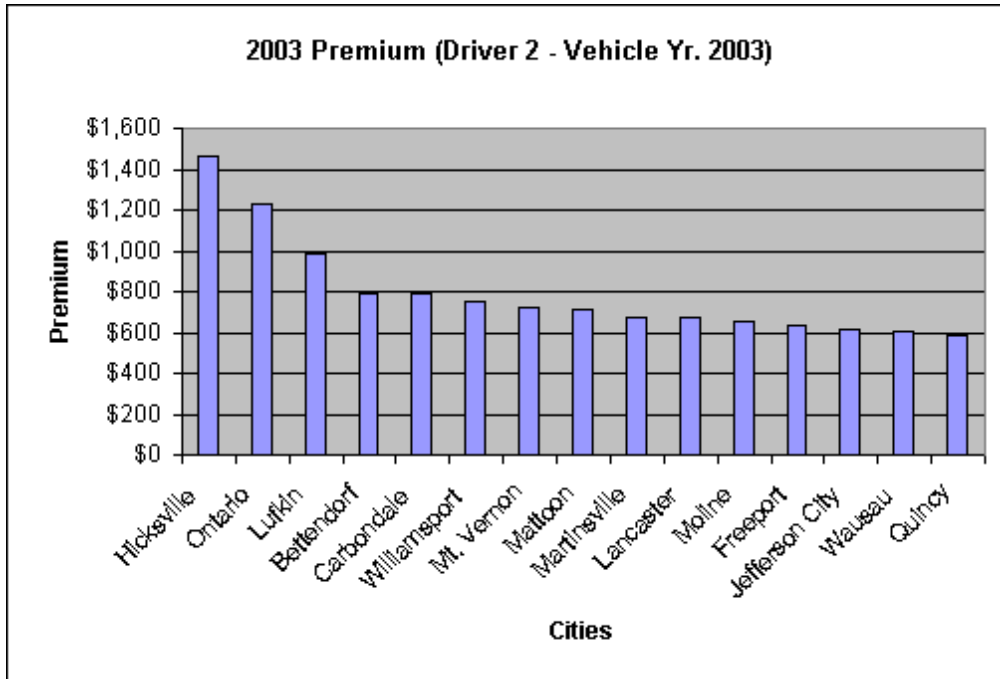
Combined Auto (Driver 1 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
11801	Hicksville	NY	\$2,075	13.12%	\$2,348	35.02%	\$3,170	52.73%
17701	Williamsport	PA	\$1,151	9.43%	\$1,260	19.66%	\$1,507	30.94%
43130	Lancaster	OH	\$1,421	18.44%	\$1,682	13.73%	\$1,914	34.70%
46151	Martinsville	IN	\$1,679	5.76%	\$1,775	8.13%	\$1,919	14.35%
52722	Bettendorf	IA	\$1,882	5.42%	\$1,984	13.52%	\$2,252	19.67%
54401	Wausau	WI	\$1,270	12.61%	\$1,430	11.55%	\$1,595	25.61%
61032	Freeport	IL	\$1,457	7.39%	\$1,564	8.94%	\$1,704	16.99%
61265	Moline	IL	\$1,480	10.24%	\$1,631	11.85%	\$1,824	23.30%
61938	Mattoon	IL	\$1,639	10.23%	\$1,806	10.01%	\$1,987	21.26%
62301	Quincy	IL	\$1,177	6.64%	\$1,255	10.57%	\$1,388	17.90%
62864	Mt. Vernon	IL	\$1,692	6.07%	\$1,795	10.22%	\$1,978	16.90%
62901	Carbondale	IL	\$1,784	7.72%	\$1,922	10.42%	\$2,122	18.94%
65101	Jefferson City	MO	\$1,596	5.81%	\$1,688	4.72%	\$1,768	10.81%
75901	Lufkin	TX	\$1,842	11.82%	\$2,059	9.35%	\$2,252	22.28%
91764	Ontario	CA	\$2,841	16.25%	\$3,302	14.10%	\$3,768	32.64%

City Group 4 – Cities of less than 50,000 population

Combined Auto (Driver 2 -- Rate Yr. 2003 -- Vehicle Yr. 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2003</u>
11801	Hicksville	NY	\$1,467
91764	Ontario	CA	\$1,227
75901	Lufkin	TX	\$982
52722	Bettendorf	IA	\$788
62901	Carbondale	IL	\$785
17701	Williamsport	PA	\$752
62864	Mt. Vernon	IL	\$725
61938	Mattoon	IL	\$711
46151	Martinsville	IN	\$678
43130	Lancaster	OH	\$669
61265	Moline	IL	\$658
61032	Freeport	IL	\$631
65101	Jefferson City	MO	\$610
54401	Wausau	WI	\$602
62301	Quincy	IL	\$583



City Group 4 – Cities of less than 50,000 population

Combined Auto (Driver 2 -- Rate Yr. 2001-2003 -- Vehicle Yr. 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
11801	Hicksville	NY	\$1,118	2.74%	\$1,148	27.72%	\$1,467	31.22%
17701	Williamsport	PA	\$718	-1.55%	\$707	6.43%	\$752	4.78%
43130	Lancaster	OH	\$499	12.88%	\$563	18.90%	\$669	34.21%
46151	Martinsville	IN	\$629	2.96%	\$647	4.68%	\$678	7.78%
52722	Bettendorf	IA	\$718	1.41%	\$728	8.25%	\$788	9.77%
54401	Wausau	WI	\$509	10.48%	\$563	6.89%	\$602	18.10%
61032	Freeport	IL	\$566	3.58%	\$586	7.57%	\$631	11.42%
61265	Moline	IL	\$567	5.26%	\$597	10.16%	\$658	15.95%
61938	Mattoon	IL	\$621	5.67%	\$656	8.25%	\$711	14.39%
62301	Quincy	IL	\$515	3.99%	\$536	8.95%	\$583	13.30%
62864	Mt. Vernon	IL	\$655	1.50%	\$665	9.07%	\$725	10.71%
62901	Carbondale	IL	\$692	3.99%	\$720	9.15%	\$785	13.50%
65101	Jefferson City	MO	\$564	4.20%	\$588	3.76%	\$610	8.11%
75901	Lufkin	TX	\$831	14.52%	\$952	3.19%	\$982	18.18%
91764	Ontario	CA	\$920	5.43%	\$970	26.55%	\$1,227	33.42%

Automobile Results

2002 Year Model Vehicle

City Group 1 – Cities of 1,000,000 or greater population

Liability Only (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
10009	New York City 1	NY	\$1,190	\$1,958	64.45%
10032	New York City 2	NY	\$1,993	\$2,464	23.65%
11212	New York City 3	NY	\$1,896	\$4,295	126.53%
19119	Philadelphia 1	PA	\$1,991	\$2,221	11.55%
19130	Philadelphia 2	PA	\$1,902	\$2,086	9.68%
19150	Philadelphia 3	PA	\$1,991	\$2,079	4.45%
48205	Detroit 1	MI	\$1,062	\$3,705	248.98%
48221	Detroit 2	MI	\$1,081	\$4,379	305.08%
48225	Detroit 3	MI	\$589	\$2,307	291.71%
60608	Chicago 1	IL	\$1,076	\$1,170	8.67%
60620	Chicago 2	IL	\$979	\$1,039	6.13%
60625	Chicago 3	IL	\$1,071	\$1,162	8.53%
75223	Dallas 1	TX	\$1,150	\$1,268	10.23%
75241	Dallas 2	TX	\$1,123	\$1,192	6.18%
75243	Dallas 3	TX	\$1,208	\$1,308	8.32%
77048	Houston 1	TX	\$1,051	\$1,148	9.28%
77055	Houston 2	TX	\$1,156	\$1,214	4.96%
77091	Houston 3	TX	\$1,091	\$1,155	5.81%
90001	Los Angeles 1	CA	\$1,798	\$1,952	8.56%
90002	Los Angeles 2	CA	\$1,818	\$1,985	9.21%
90023	Los Angeles 3	CA	\$1,538	\$1,745	13.51%

City Group 1 – Cities of 1,000,000 or greater population

Liability Only (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
10009	New York City 1	NY	\$661	\$1,005	52.17%
10032	New York City 2	NY	\$1,094	\$1,304	19.22%
11212	New York City 3	NY	\$968	\$2,202	127.41%
19119	Philadelphia 1	PA	\$1,085	\$1,118	3.05%
19130	Philadelphia 2	PA	\$1,085	\$1,082	-0.28%
19150	Philadelphia 3	PA	\$1,095	\$1,291	17.85%
48205	Detroit 1	MI	\$593	\$1,385	133.46%
48221	Detroit 2	MI	\$581	\$1,602	175.79%
48225	Detroit 3	MI	\$333	\$816	145.13%
60608	Chicago 1	IL	\$438	\$460	5.19%
60620	Chicago 2	IL	\$409	\$425	4.10%
60625	Chicago 3	IL	\$440	\$462	5.18%
75223	Dallas 1	TX	\$561	\$538	-4.10%
75241	Dallas 2	TX	\$548	\$536	-2.19%
75243	Dallas 3	TX	\$574	\$600	4.51%
77048	Houston 1	TX	\$515	\$514	-0.21%
77055	Houston 2	TX	\$552	\$545	-1.19%
77091	Houston 3	TX	\$530	\$515	-2.92%
90001	Los Angeles 1	CA	\$572	\$662	15.59%
90002	Los Angeles 2	CA	\$578	\$481	-16.75%
90023	Los Angeles 3	CA	\$501	\$609	21.46%

City Group 1 – Cities of 1,000,000 or greater population

Physical Damage (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
10009	New York City 1	NY	\$1,149	\$1,302	13.24%
10032	New York City 2	NY	\$1,475	\$1,393	-5.57%
11212	New York City 3	NY	\$1,580	\$2,223	40.68%
19119	Philadelphia 1	PA	\$1,875	\$2,058	9.72%
19130	Philadelphia 2	PA	\$2,122	\$2,185	2.96%
19150	Philadelphia 3	PA	\$1,965	\$2,066	5.16%
48205	Detroit 1	MI	\$3,203	\$8,444	163.59%
48221	Detroit 2	MI	\$3,128	\$9,392	200.31%
48225	Detroit 3	MI	\$1,642	\$5,678	245.82%
60608	Chicago 1	IL	\$2,522	\$2,596	2.95%
60620	Chicago 2	IL	\$2,207	\$2,288	3.71%
60625	Chicago 3	IL	\$1,973	\$2,009	1.86%
75223	Dallas 1	TX	\$1,077	\$1,130	4.96%
75241	Dallas 2	TX	\$1,058	\$1,135	7.25%
75243	Dallas 3	TX	\$1,145	\$1,258	9.88%
77048	Houston 1	TX	\$894	\$980	9.58%
77055	Houston 2	TX	\$983	\$1,043	6.16%
77091	Houston 3	TX	\$926	\$994	7.28%
90001	Los Angeles 1	CA	\$1,779	\$1,919	7.87%
90002	Los Angeles 2	CA	\$1,693	\$1,831	8.13%
90023	Los Angeles 3	CA	\$1,702	\$1,801	5.80%

City Group 1 – Cities of 1,000,000 or greater population

Physical Damage (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
10009	New York City 1	NY	\$704	\$685	-2.65%
10032	New York City 2	NY	\$899	\$754	-16.12%
11212	New York City 3	NY	\$934	\$1,165	24.75%
19119	Philadelphia 1	PA	\$1,030	\$1,034	0.30%
19130	Philadelphia 2	PA	\$1,047	\$1,082	3.39%
19150	Philadelphia 3	PA	\$955	\$1,036	8.53%
48205	Detroit 1	MI	\$1,563	\$2,387	52.75%
48221	Detroit 2	MI	\$1,514	\$2,511	65.89%
48225	Detroit 3	MI	\$784	\$1,442	83.82%
60608	Chicago 1	IL	\$971	\$969	-0.19%
60620	Chicago 2	IL	\$883	\$891	0.94%
60625	Chicago 3	IL	\$776	\$770	-0.78%
75223	Dallas 1	TX	\$497	\$512	3.15%
75241	Dallas 2	TX	\$488	\$511	4.64%
75243	Dallas 3	TX	\$524	\$577	10.07%
77048	Houston 1	TX	\$422	\$448	6.01%
77055	Houston 2	TX	\$459	\$485	5.68%
77091	Houston 3	TX	\$435	\$456	4.87%
90001	Los Angeles 1	CA	\$510	\$586	15.01%
90002	Los Angeles 2	CA	\$485	\$563	16.28%
90023	Los Angeles 3	CA	\$486	\$557	14.56%

City Group 1 – Cities of 1,000,000 or greater population

Combined Auto (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
10009	New York City 1	NY	\$2,339	\$3,262	39.46%
10032	New York City 2	NY	\$3,554	\$3,870	8.89%
11212	New York City 3	NY	\$3,505	\$6,487	85.07%
19119	Philadelphia 1	PA	\$3,847	\$4,267	10.92%
19130	Philadelphia 2	PA	\$3,985	\$4,228	6.10%
19150	Philadelphia 3	PA	\$3,944	\$4,142	5.01%
48205	Detroit 1	MI	\$4,207	\$12,096	187.54%
48221	Detroit 2	MI	\$4,118	\$13,710	232.96%
48225	Detroit 3	MI	\$2,243	\$7,944	254.19%
60608	Chicago 1	IL	\$3,616	\$3,782	4.57%
60620	Chicago 2	IL	\$3,206	\$3,340	4.19%
60625	Chicago 3	IL	\$3,062	\$3,186	4.05%
75223	Dallas 1	TX	\$2,226	\$2,394	7.53%
75241	Dallas 2	TX	\$2,180	\$2,327	6.76%
75243	Dallas 3	TX	\$2,351	\$2,566	9.14%
77048	Houston 1	TX	\$1,943	\$2,128	9.49%
77055	Houston 2	TX	\$2,138	\$2,257	5.55%
77091	Houston 3	TX	\$2,017	\$2,148	6.50%
90001	Los Angeles 1	CA	\$3,594	\$3,892	8.28%
90002	Los Angeles 2	CA	\$3,526	\$3,834	8.71%
90023	Los Angeles 3	CA	\$3,269	\$3,572	9.27%

City Group 1 – Cities of 1,000,000 or greater population

Combined Auto (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
10009	New York City 1	NY	\$1,366	\$1,692	23.89%
10032	New York City 2	NY	\$2,067	\$2,081	0.69%
11212	New York City 3	NY	\$1,918	\$3,351	74.76%
19119	Philadelphia 1	PA	\$2,116	\$2,154	1.78%
19130	Philadelphia 2	PA	\$2,112	\$2,157	2.11%
19150	Philadelphia 3	PA	\$2,043	\$2,321	13.59%
48205	Detroit 1	MI	\$2,135	\$3,809	78.46%
48221	Detroit 2	MI	\$2,060	\$4,186	103.23%
48225	Detroit 3	MI	\$1,123	\$2,263	101.45%
60608	Chicago 1	IL	\$1,415	\$1,435	1.41%
60620	Chicago 2	IL	\$1,300	\$1,322	1.69%
60625	Chicago 3	IL	\$1,220	\$1,235	1.26%
75223	Dallas 1	TX	\$1,057	\$1,050	-0.67%
75241	Dallas 2	TX	\$1,036	\$1,046	1.02%
75243	Dallas 3	TX	\$1,097	\$1,176	7.17%
77048	Houston 1	TX	\$937	\$961	2.58%
77055	Houston 2	TX	\$1,010	\$1,030	1.93%
77091	Houston 3	TX	\$965	\$971	0.59%
90001	Los Angeles 1	CA	\$1,086	\$1,254	15.49%
90002	Los Angeles 2	CA	\$1,066	\$1,047	-1.82%
90023	Los Angeles 3	CA	\$994	\$1,173	17.99%

City Group 2 – Cities of 100,000 to 250,000 population

Liability Only (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
01603	Worcester	MA	\$1,569	\$1,726	9.98%
33064	Pompano Beach	FL	\$1,593	\$2,198	38.02%
50312	Des Moines	IA	\$723	\$813	12.46%
60435	Joliet	IL	\$716	\$832	16.31%
60506	Aurora	IL	\$674	\$756	12.06%
61107	Rockford	IL	\$659	\$768	16.57%
61614	Peoria	IL	\$757	\$889	17.40%
62704	Springfield	IL	\$601	\$701	16.49%
65807	Springfield	MO	\$905	\$980	8.32%
79109	Amarillo	TX	\$901	\$1,046	16.10%
95203	Stockton	CA	\$1,801	\$2,046	13.64%

City Group 2 – Cities of 100,000 to 250,000 population

Liability Only (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
01603	Worcester	MA	\$880	\$577	-34.41%
33064	Pompano Beach	FL	\$660	\$868	31.56%
50312	Des Moines	IA	\$267	\$283	6.21%
60435	Joliet	IL	\$319	\$361	13.28%
60506	Aurora	IL	\$300	\$326	8.74%
61107	Rockford	IL	\$258	\$298	15.51%
61614	Peoria	IL	\$280	\$322	14.82%
62704	Springfield	IL	\$236	\$269	13.90%
65807	Springfield	MO	\$308	\$332	7.55%
79109	Amarillo	TX	\$425	\$461	8.69%
95203	Stockton	CA	\$542	\$694	27.93%

City Group 2 – Cities of 100,000 to 250,000 population

Physical Damage (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
01603	Worcester	MA	\$979	\$1,019	4.12%
33064	Pompano Beach	FL	\$835	\$975	16.73%
50312	Des Moines	IA	\$1,139	\$1,134	-0.46%
60435	Joliet	IL	\$1,127	\$1,138	0.95%
60506	Aurora	IL	\$944	\$966	2.41%
61107	Rockford	IL	\$1,122	\$1,164	3.75%
61614	Peoria	IL	\$1,068	\$1,123	5.15%
62704	Springfield	IL	\$1,006	\$987	-1.84%
65807	Springfield	MO	\$1,228	\$1,205	-1.83%
79109	Amarillo	TX	\$1,094	\$1,120	2.36%
95203	Stockton	CA	\$2,028	\$2,106	3.86%

City Group 2 – Cities of 100,000 to 250,000 population

Physical Damage (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
01603	Worcester	MA	\$638	\$483	-24.34%
33064	Pompano Beach	FL	\$315	\$347	10.30%
50312	Des Moines	IA	\$421	\$401	-4.85%
60435	Joliet	IL	\$492	\$492	0.04%
60506	Aurora	IL	\$432	\$430	-0.47%
61107	Rockford	IL	\$429	\$436	1.64%
61614	Peoria	IL	\$391	\$402	3.04%
62704	Springfield	IL	\$377	\$366	-2.72%
65807	Springfield	MO	\$417	\$406	-2.57%
79109	Amarillo	TX	\$535	\$536	0.16%
95203	Stockton	CA	\$573	\$662	15.54%

City Group 2 – Cities of 100,000 to 250,000 population

Combined Auto (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
01603	Worcester	MA	\$2,548	\$2,742	7.64%
33064	Pompano Beach	FL	\$2,435	\$3,178	30.50%
50312	Des Moines	IA	\$1,863	\$1,947	4.47%
60435	Joliet	IL	\$1,848	\$1,971	6.63%
60506	Aurora	IL	\$1,627	\$1,727	6.12%
61107	Rockford	IL	\$1,782	\$1,931	8.39%
61614	Peoria	IL	\$1,827	\$2,011	10.07%
62704	Springfield	IL	\$1,604	\$1,684	4.99%
65807	Springfield	MO	\$2,136	\$2,186	2.35%
79109	Amarillo	TX	\$1,995	\$2,165	8.54%
95203	Stockton	CA	\$3,855	\$4,173	8.25%

City Group 2 – Cities of 100,000 to 250,000 population

Combined Auto (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
01603	Worcester	MA	\$1,527	\$1,041	-31.82%
33064	Pompano Beach	FL	\$977	\$1,217	24.59%
50312	Des Moines	IA	\$688	\$684	-0.64%
60435	Joliet	IL	\$813	\$853	5.02%
60506	Aurora	IL	\$733	\$756	3.09%
61107	Rockford	IL	\$687	\$733	6.71%
61614	Peoria	IL	\$671	\$724	7.82%
62704	Springfield	IL	\$611	\$634	3.64%
65807	Springfield	MO	\$727	\$738	1.59%
79109	Amarillo	TX	\$960	\$997	3.91%
95203	Stockton	CA	\$1,123	\$1,363	21.37%

City Group 3 – Cities of 50,000 to 99,999 population

Liability Only (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
13502	Utica	NY	\$1,201	\$1,306	8.74%
19611	Reading	PA	\$660	\$748	13.47%
32771	Sanford	FL	\$1,236	\$1,504	21.74%
44484	Warren	OH	\$919	\$990	7.75%
52001	Dubuque	IA	\$573	\$612	6.77%
54603	Lacrosse	WI	\$493	\$539	9.34%
60085	Waukegan	IL	\$742	\$852	14.71%
61701	Bloomington	IL	\$643	\$741	15.19%
61821	Champaign	IL	\$558	\$647	15.94%
61832	Danville	IL	\$559	\$656	17.29%
62203	E. St. Louis	IL	\$768	\$866	12.81%
62220	Belleville	IL	\$739	\$861	16.45%
62521	Decatur	IL	\$638	\$747	17.16%
64503	St. Joseph	MO	\$771	\$842	9.18%
79765	Odessa	TX	\$983	\$1,027	4.41%

City Group 3 – Cities of 50,000 to 99,999 population

Liability Only (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
13502	Utica	NY	\$533	\$593	11.20%
19611	Reading	PA	\$395	\$372	-5.77%
32771	Sanford	FL	\$480	\$572	19.03%
44484	Warren	OH	\$312	\$354	13.55%
52001	Dubuque	IA	\$219	\$221	1.07%
54603	Lacrosse	WI	\$192	\$199	3.97%
60085	Waukegan	IL	\$309	\$346	11.83%
61701	Bloomington	IL	\$239	\$269	12.83%
61821	Champaign	IL	\$218	\$246	12.83%
61832	Danville	IL	\$215	\$248	15.25%
62203	E. St. Louis	IL	\$329	\$394	19.69%
62220	Belleville	IL	\$300	\$340	13.21%
62521	Decatur	IL	\$236	\$271	14.77%
64503	St. Joseph	MO	\$271	\$292	7.57%
79765	Odessa	TX	\$458	\$465	1.48%

City Group 3 – Cities of 50,000 to 99,999 population

Physical Damage (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
13502	Utica	NY	\$1,151	\$1,014	-11.88%
19611	Reading	PA	\$1,046	\$1,049	0.32%
32771	Sanford	FL	\$737	\$841	14.07%
44484	Warren	OH	\$892	\$944	5.82%
52001	Dubuque	IA	\$1,056	\$1,052	-0.42%
54603	Lacrosse	WI	\$872	\$939	7.70%
60085	Waukegan	IL	\$1,130	\$1,176	4.08%
61701	Bloomington	IL	\$1,011	\$1,015	0.37%
61821	Champaign	IL	\$921	\$920	-0.08%
61832	Danville	IL	\$1,028	\$1,058	2.88%
62203	E. St. Louis	IL	\$1,503	\$1,611	7.19%
62220	Belleville	IL	\$1,097	\$1,122	2.23%
62521	Decatur	IL	\$1,082	\$1,105	2.12%
64503	St. Joseph	MO	\$1,184	\$1,164	-1.65%
79765	Odessa	TX	\$922	\$945	2.56%

City Group 3 – Cities of 50,000 to 99,999 population

Physical Damage (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
13502	Utica	NY	\$543	\$469	-13.49%
19611	Reading	PA	\$489	\$515	5.46%
32771	Sanford	FL	\$262	\$287	9.54%
44484	Warren	OH	\$302	\$328	8.77%
52001	Dubuque	IA	\$400	\$381	-4.64%
54603	Lacrosse	WI	\$340	\$349	2.79%
60085	Waukegan	IL	\$462	\$466	0.92%
61701	Bloomington	IL	\$373	\$370	-0.92%
61821	Champaign	IL	\$350	\$344	-1.88%
61832	Danville	IL	\$384	\$389	1.43%
62203	E. St. Louis	IL	\$638	\$783	22.81%
62220	Belleville	IL	\$434	\$441	1.61%
62521	Decatur	IL	\$390	\$391	0.11%
64503	St. Joseph	MO	\$408	\$397	-2.68%
79765	Odessa	TX	\$444	\$453	2.00%

City Group 3 – Cities of 50,000 to 99,999 population

Combined Auto (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
13502	Utica	NY	\$2,350	\$2,319	-1.32%
19611	Reading	PA	\$1,706	\$1,794	5.18%
32771	Sanford	FL	\$1,977	\$2,348	18.78%
44484	Warren	OH	\$1,821	\$1,938	6.45%
52001	Dubuque	IA	\$1,628	\$1,663	2.18%
54603	Lacrosse	WI	\$1,371	\$1,484	8.24%
60085	Waukegan	IL	\$1,878	\$2,029	8.00%
61701	Bloomington	IL	\$1,660	\$1,759	5.98%
61821	Champaign	IL	\$1,486	\$1,571	5.76%
61832	Danville	IL	\$1,587	\$1,711	7.80%
62203	E. St. Louis	IL	\$2,271	\$2,475	9.00%
62220	Belleville	IL	\$1,840	\$1,983	7.81%
62521	Decatur	IL	\$1,718	\$1,848	7.58%
64503	St. Joseph	MO	\$1,957	\$2,006	2.50%
79765	Odessa	TX	\$1,905	\$1,972	3.51%

City Group 3 – Cities of 50,000 to 99,999 population

Combined Auto (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
13502	Utica	NY	\$1,078	\$1,062	-1.47%
19611	Reading	PA	\$875	\$889	1.71%
32771	Sanford	FL	\$743	\$859	15.61%
44484	Warren	OH	\$616	\$683	10.86%
52001	Dubuque	IA	\$618	\$602	-2.56%
54603	Lacrosse	WI	\$534	\$551	3.16%
60085	Waukegan	IL	\$774	\$812	5.01%
61701	Bloomington	IL	\$612	\$638	4.28%
61821	Champaign	IL	\$570	\$590	3.59%
61832	Danville	IL	\$599	\$636	6.24%
62203	E. St. Louis	IL	\$968	\$1,182	22.10%
62220	Belleville	IL	\$735	\$781	6.22%
62521	Decatur	IL	\$626	\$660	5.52%
64503	St. Joseph	MO	\$680	\$689	1.27%
79765	Odessa	TX	\$902	\$918	1.73%

City Group 4 – Cities of less than 50,000 population

Liability Only (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
11801	Hicksville	NY	\$1,247	\$2,013	61.47%
17701	Williamsport	PA	\$486	\$553	13.79%
43130	Lancaster	OH	\$736	\$803	9.00%
46151	Martinsville	IN	\$685	\$780	13.88%
52722	Bettendorf	IA	\$727	\$879	20.94%
54401	Wausau	WI	\$479	\$521	8.80%
61032	Freeport	IL	\$571	\$625	9.49%
61265	Moline	IL	\$654	\$764	16.72%
61938	Mattoon	IL	\$629	\$737	17.26%
62301	Quincy	IL	\$479	\$539	12.57%
62864	Mt. Vernon	IL	\$632	\$742	17.30%
62901	Carbondale	IL	\$729	\$850	16.58%
65101	Jefferson City	MO	\$650	\$685	5.37%
75901	Lufkin	TX	\$977	\$1,074	10.03%
91764	Ontario	CA	\$1,498	\$1,793	19.69%

City Group 4 – Cities of less than 50,000 population

Liability Only (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
11801	Hicksville	NY	\$585	\$925	58.12%
17701	Williamsport	PA	\$292	\$283	-2.92%
43130	Lancaster	OH	\$245	\$287	16.86%
46151	Martinsville	IN	\$247	\$273	10.61%
52722	Bettendorf	IA	\$267	\$305	14.17%
54401	Wausau	WI	\$191	\$198	3.78%
61032	Freeport	IL	\$218	\$236	8.40%
61265	Moline	IL	\$243	\$279	14.53%
61938	Mattoon	IL	\$233	\$266	14.36%
62301	Quincy	IL	\$203	\$226	11.54%
62864	Mt. Vernon	IL	\$238	\$275	15.46%
62901	Carbondale	IL	\$273	\$314	15.12%
65101	Jefferson City	MO	\$230	\$239	4.23%
75901	Lufkin	TX	\$470	\$472	0.43%
91764	Ontario	CA	\$459	\$608	32.57%

City Group 4 – Cities of less than 50,000 population

Physical Damage (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
11801	Hicksville	NY	\$1,097	\$1,186	8.09%
17701	Williamsport	PA	\$774	\$810	4.67%
43130	Lancaster	OH	\$938	\$1,053	12.25%
46151	Martinsville	IN	\$1,086	\$1,090	0.38%
52722	Bettendorf	IA	\$1,257	\$1,309	4.19%
54401	Wausau	WI	\$953	\$1,006	5.62%
61032	Freeport	IL	\$995	\$1,022	2.65%
61265	Moline	IL	\$974	\$1,006	3.30%
61938	Mattoon	IL	\$1,180	\$1,192	1.01%
62301	Quincy	IL	\$774	\$797	2.93%
62864	Mt. Vernon	IL	\$1,163	\$1,176	1.11%
62901	Carbondale	IL	\$1,190	\$1,211	1.77%
65101	Jefferson City	MO	\$1,032	\$1,003	-2.86%
75901	Lufkin	TX	\$1,085	\$1,099	1.30%
91764	Ontario	CA	\$1,787	\$1,886	5.56%

City Group 4 – Cities of less than 50,000 population

Physical Damage (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
11801	Hicksville	NY	\$564	\$558	-1.05%
17701	Williamsport	PA	\$411	\$438	6.52%
43130	Lancaster	OH	\$316	\$363	14.93%
46151	Martinsville	IN	\$400	\$386	-3.39%
52722	Bettendorf	IA	\$460	\$459	-0.22%
54401	Wausau	WI	\$372	\$377	1.41%
61032	Freeport	IL	\$369	\$374	1.20%
61265	Moline	IL	\$353	\$358	1.59%
61938	Mattoon	IL	\$425	\$423	-0.39%
62301	Quincy	IL	\$333	\$334	0.44%
62864	Mt. Vernon	IL	\$427	\$426	-0.27%
62901	Carbondale	IL	\$446	\$447	0.26%
65101	Jefferson City	MO	\$356	\$342	-3.95%
75901	Lufkin	TX	\$483	\$471	-2.36%
91764	Ontario	CA	\$506	\$591	16.72%

City Group 4 – Cities of less than 50,000 population

Combined Auto (Driver 1 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
11801	Hicksville	NY	\$2,348	\$3,204	36.49%
17701	Williamsport	PA	\$1,260	\$1,365	8.34%
43130	Lancaster	OH	\$1,682	\$1,862	10.67%
46151	Martinsville	IN	\$1,775	\$1,868	5.22%
52722	Bettendorf	IA	\$1,984	\$2,189	10.34%
54401	Wausau	WI	\$1,430	\$1,527	6.81%
61032	Freeport	IL	\$1,564	\$1,644	5.10%
61265	Moline	IL	\$1,631	\$1,771	8.58%
61938	Mattoon	IL	\$1,806	\$1,927	6.68%
62301	Quincy	IL	\$1,255	\$1,333	6.25%
62864	Mt. Vernon	IL	\$1,795	\$1,916	6.78%
62901	Carbondale	IL	\$1,922	\$2,060	7.19%
65101	Jefferson City	MO	\$1,688	\$1,692	0.19%
75901	Lufkin	TX	\$2,059	\$2,172	5.48%
91764	Ontario	CA	\$3,302	\$3,691	11.77%

City Group 4 – Cities of less than 50,000 population

Combined Auto (Driver 2 -- Rate Yr. 2002-2003 -- Vehicle Yr. 2002)

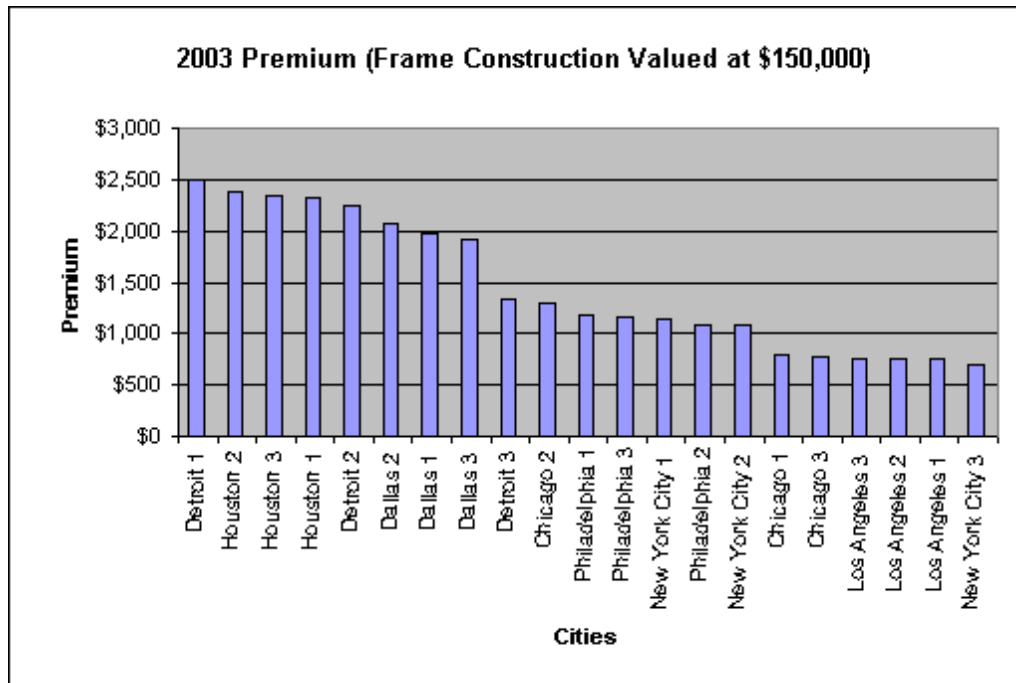
<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2002</u>	<u>Premium 2003</u>	<u>Percent Change 02/03</u>
11801	Hicksville	NY	\$1,148	\$1,485	29.36%
17701	Williamsport	PA	\$707	\$719	1.76%
43130	Lancaster	OH	\$563	\$651	15.61%
46151	Martinsville	IN	\$647	\$659	1.75%
52722	Bettendorf	IA	\$728	\$765	5.08%
54401	Wausau	WI	\$563	\$576	2.30%
61032	Freeport	IL	\$586	\$609	3.82%
61265	Moline	IL	\$597	\$637	6.75%
61938	Mattoon	IL	\$656	\$688	4.84%
62301	Quincy	IL	\$536	\$559	4.38%
62864	Mt. Vernon	IL	\$665	\$700	5.32%
62901	Carbondale	IL	\$720	\$761	5.71%
65101	Jefferson City	MO	\$588	\$583	-0.88%
75901	Lufkin	TX	\$952	\$943	-0.94%
91764	Ontario	CA	\$970	\$1,203	24.02%

Homeowners Results

City Group 1 – Cities of 1,000,000 or greater population

Frame Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48205	Detroit 1	MI	\$2,503
77055	Houston 2	TX	\$2,388
77091	Houston 3	TX	\$2,340
77048	Houston 1	TX	\$2,317
48221	Detroit 2	MI	\$2,242
75241	Dallas 2	TX	\$2,067
75223	Dallas 1	TX	\$1,971
75243	Dallas 3	TX	\$1,907
48225	Detroit 3	MI	\$1,339
60620	Chicago 2	IL	\$1,294
19119	Philadelphia 1	PA	\$1,180
19150	Philadelphia 3	PA	\$1,165
10009	New York City 1	NY	\$1,133
19130	Philadelphia 2	PA	\$1,084
10032	New York City 2	NY	\$1,076
60608	Chicago 1	IL	\$801
60625	Chicago 3	IL	\$767
90023	Los Angeles 3	CA	\$751
90002	Los Angeles 2	CA	\$748
90001	Los Angeles 1	CA	\$747
11212	New York City 3	NY	\$702



City Group 1 – Cities of 1,000,000 or greater population

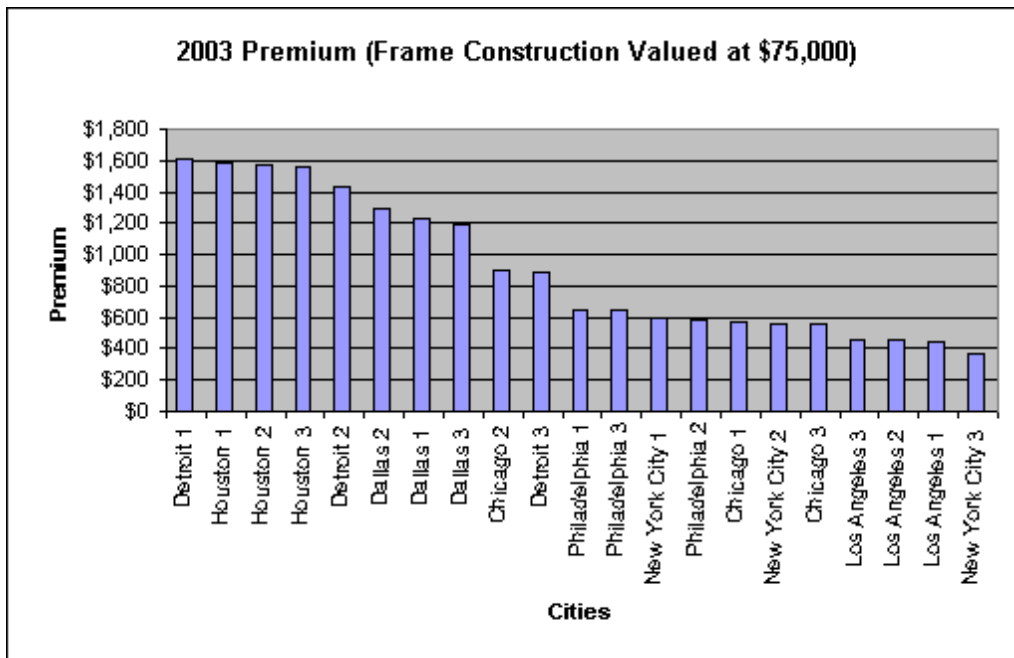
Frame Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
10009	New York City 1	NY	\$1,009	1.16%	\$1,021	10.96%	\$1,133	12.24%
10032	New York City 2	NY	\$975	0.29%	\$978	10.03%	\$1,076	10.35%
11212	New York City 3	NY	\$603	0.09%	\$603	16.30%	\$702	16.41%
19119	Philadelphia 1	PA	\$1,031	2.72%	\$1,059	11.49%	\$1,180	14.52%
19130	Philadelphia 2	PA	\$965	6.57%	\$1,029	5.40%	\$1,084	12.32%
19150	Philadelphia 3	PA	\$1,038	1.87%	\$1,058	10.20%	\$1,165	12.27%
48205	Detroit 1	MI	\$1,017	25.37%	\$1,275	96.42%	\$2,503	146.25%
48221	Detroit 2	MI	\$933	9.93%	\$1,025	118.58%	\$2,242	140.29%
48225	Detroit 3	MI	\$547	-15.46%	\$463	189.36%	\$1,339	144.64%
60608	Chicago 1	IL	\$606	-4.01%	\$582	37.65%	\$801	32.13%
60620	Chicago 2	IL	\$1,004	-11.05%	\$893	44.83%	\$1,294	28.82%
60625	Chicago 3	IL	\$600	0.85%	\$605	26.75%	\$767	27.83%
75223	Dallas 1	TX	\$1,832	13.31%	\$2,076	-5.07%	\$1,971	7.57%
75241	Dallas 2	TX	\$1,839	2.59%	\$1,887	9.55%	\$2,067	12.39%
75243	Dallas 3	TX	\$1,828	20.43%	\$2,202	-13.40%	\$1,907	4.29%
77048	Houston 1	TX	\$2,041	3.82%	\$2,119	9.32%	\$2,317	13.49%
77055	Houston 2	TX	\$2,163	17.87%	\$2,550	-6.36%	\$2,388	10.38%
77091	Houston 3	TX	\$2,071	8.36%	\$2,245	4.26%	\$2,340	12.98%
90001	Los Angeles 1	CA	\$710	18.36%	\$841	-11.13%	\$747	5.18%
90002	Los Angeles 2	CA	\$709	18.54%	\$841	-11.00%	\$748	5.49%
90023	Los Angeles 3	CA	\$713	18.18%	\$842	-10.89%	\$751	5.31%

City Group 1 – Cities of 1,000,000 or greater population

Frame Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48205	Detroit 1	MI	\$1,608
77048	Houston 1	TX	\$1,580
77055	Houston 2	TX	\$1,568
77091	Houston 3	TX	\$1,565
48221	Detroit 2	MI	\$1,427
75241	Dallas 2	TX	\$1,290
75223	Dallas 1	TX	\$1,233
75243	Dallas 3	TX	\$1,195
60620	Chicago 2	IL	\$906
48225	Detroit 3	MI	\$881
19119	Philadelphia 1	PA	\$650
19150	Philadelphia 3	PA	\$647
10009	New York City 1	NY	\$597
19130	Philadelphia 2	PA	\$589
60608	Chicago 1	IL	\$571
10032	New York City 2	NY	\$564
60625	Chicago 3	IL	\$552
90023	Los Angeles 3	CA	\$458
90002	Los Angeles 2	CA	\$456
90001	Los Angeles 1	CA	\$447
11212	New York City 3	NY	\$368



City Group 1 – Cities of 1,000,000 or greater population

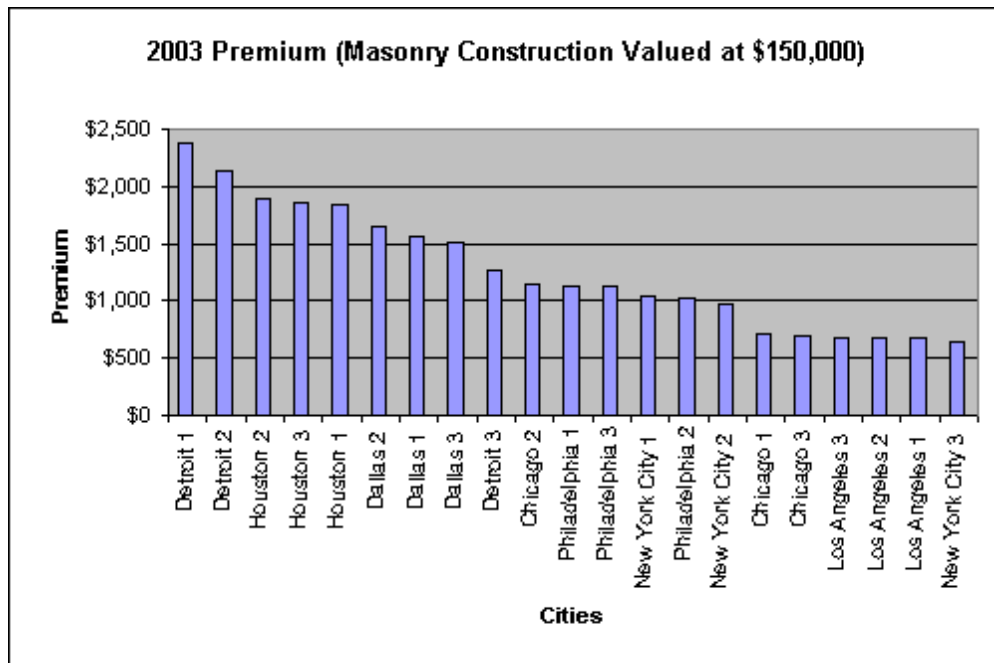
Frame Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
10009	New York City 1	NY	\$537	1.23%	\$544	9.77%	\$597	11.12%
10032	New York City 2	NY	\$518	0.21%	\$519	8.71%	\$564	8.94%
11212	New York City 3	NY	\$321	0.18%	\$321	14.58%	\$368	14.79%
19119	Philadelphia 1	PA	\$558	5.02%	\$586	10.88%	\$650	16.44%
19130	Philadelphia 2	PA	\$521	8.98%	\$567	3.85%	\$589	13.17%
19150	Philadelphia 3	PA	\$563	4.86%	\$591	9.51%	\$647	14.83%
48205	Detroit 1	MI	\$704	24.53%	\$877	83.32%	\$1,608	128.28%
48221	Detroit 2	MI	\$645	5.74%	\$682	109.44%	\$1,427	121.46%
48225	Detroit 3	MI	\$386	-18.16%	\$316	178.61%	\$881	128.00%
60608	Chicago 1	IL	\$415	-0.39%	\$413	38.22%	\$571	37.69%
60620	Chicago 2	IL	\$669	-7.15%	\$621	45.85%	\$906	35.41%
60625	Chicago 3	IL	\$416	4.60%	\$435	26.70%	\$552	32.53%
75223	Dallas 1	TX	\$1,098	12.40%	\$1,234	-0.09%	\$1,233	12.30%
75241	Dallas 2	TX	\$1,114	1.96%	\$1,135	13.61%	\$1,290	15.83%
75243	Dallas 3	TX	\$1,090	19.29%	\$1,300	-8.05%	\$1,195	9.69%
77048	Houston 1	TX	\$1,375	-0.51%	\$1,368	15.53%	\$1,580	14.93%
77055	Houston 2	TX	\$1,330	16.64%	\$1,551	1.13%	\$1,568	17.96%
77091	Houston 3	TX	\$1,312	6.96%	\$1,404	11.52%	\$1,565	19.28%
90001	Los Angeles 1	CA	\$439	15.30%	\$506	-11.69%	\$447	1.82%
90002	Los Angeles 2	CA	\$440	15.00%	\$506	-9.96%	\$456	3.55%
90023	Los Angeles 3	CA	\$440	15.29%	\$508	-9.81%	\$458	3.98%

City Group 1 – Cities of 1,000,000 or greater population

Masonry Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48205	Detroit 1	MI	\$2,379
48221	Detroit 2	MI	\$2,129
77055	Houston 2	TX	\$1,899
77091	Houston 3	TX	\$1,864
77048	Houston 1	TX	\$1,847
75241	Dallas 2	TX	\$1,648
75223	Dallas 1	TX	\$1,569
75243	Dallas 3	TX	\$1,517
48225	Detroit 3	MI	\$1,265
60620	Chicago 2	IL	\$1,149
19119	Philadelphia 1	PA	\$1,133
19150	Philadelphia 3	PA	\$1,121
10009	New York City 1	NY	\$1,035
19130	Philadelphia 2	PA	\$1,030
10032	New York City 2	NY	\$977
60608	Chicago 1	IL	\$718
60625	Chicago 3	IL	\$689
90023	Los Angeles 3	CA	\$681
90002	Los Angeles 2	CA	\$675
90001	Los Angeles 1	CA	\$672
11212	New York City 3	NY	\$635



City Group 1 – Cities of 1,000,000 or greater population

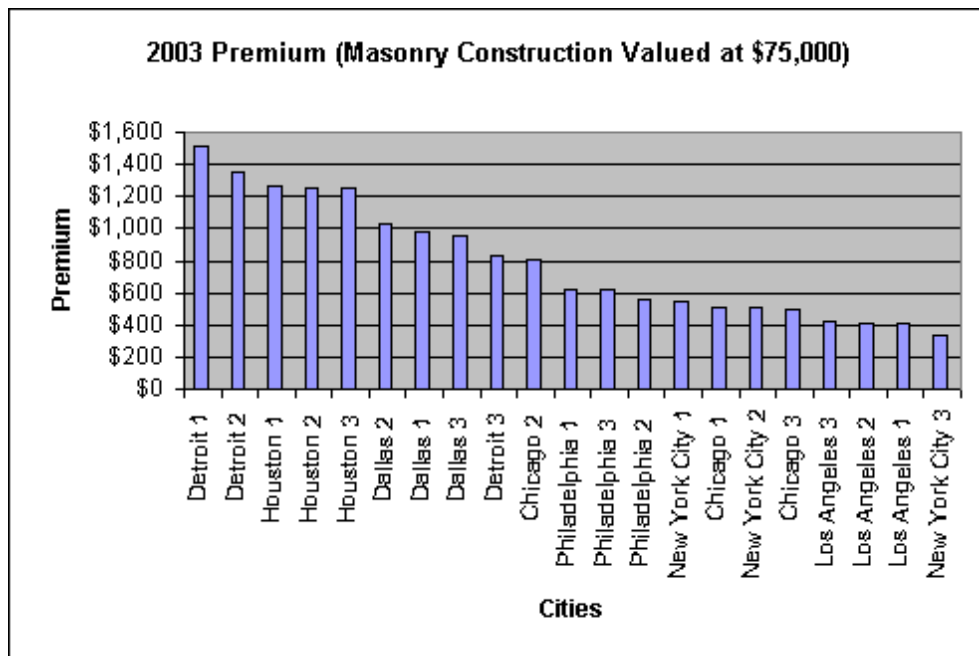
Masonry Construction (Valued at \$150,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
10009	New York City 1	NY	\$923	1.28%	\$935	10.68%	\$1,035	12.09%
10032	New York City 2	NY	\$890	0.23%	\$892	9.56%	\$977	9.81%
11212	New York City 3	NY	\$545	0.11%	\$546	16.38%	\$635	16.50%
19119	Philadelphia 1	PA	\$993	2.56%	\$1,018	11.24%	\$1,133	14.09%
19130	Philadelphia 2	PA	\$928	6.37%	\$987	4.32%	\$1,030	10.96%
19150	Philadelphia 3	PA	\$1,001	1.86%	\$1,019	9.92%	\$1,121	11.97%
48205	Detroit 1	MI	\$985	23.33%	\$1,214	95.86%	\$2,379	141.55%
48221	Detroit 2	MI	\$903	8.08%	\$975	118.26%	\$2,129	135.88%
48225	Detroit 3	MI	\$520	-16.33%	\$435	191.07%	\$1,265	143.54%
60608	Chicago 1	IL	\$619	-8.81%	\$565	27.11%	\$718	15.91%
60620	Chicago 2	IL	\$1,060	-15.71%	\$894	28.53%	\$1,149	8.34%
60625	Chicago 3	IL	\$601	-3.64%	\$579	19.02%	\$689	14.69%
75223	Dallas 1	TX	\$1,464	13.39%	\$1,660	-5.46%	\$1,569	7.20%
75241	Dallas 2	TX	\$1,470	2.67%	\$1,509	9.22%	\$1,648	12.13%
75243	Dallas 3	TX	\$1,461	20.50%	\$1,760	-13.82%	\$1,517	3.85%
77048	Houston 1	TX	\$1,633	3.84%	\$1,695	8.95%	\$1,847	13.14%
77055	Houston 2	TX	\$1,729	17.89%	\$2,039	-6.86%	\$1,899	9.81%
77091	Houston 3	TX	\$1,656	8.39%	\$1,795	3.82%	\$1,864	12.54%
90001	Los Angeles 1	CA	\$640	17.86%	\$754	-10.87%	\$672	5.05%
90002	Los Angeles 2	CA	\$642	17.86%	\$756	-10.73%	\$675	5.21%
90023	Los Angeles 3	CA	\$645	18.23%	\$762	-10.62%	\$681	5.68%

City Group 1 – Cities of 1,000,000 or greater population

Masonry Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
48205	Detroit 1	MI	\$1,519
48221	Detroit 2	MI	\$1,351
77048	Houston 1	TX	\$1,261
77055	Houston 2	TX	\$1,249
77091	Houston 3	TX	\$1,248
75241	Dallas 2	TX	\$1,029
75223	Dallas 1	TX	\$982
75243	Dallas 3	TX	\$951
48225	Detroit 3	MI	\$833
60620	Chicago 2	IL	\$801
19119	Philadelphia 1	PA	\$624
19150	Philadelphia 3	PA	\$623
19130	Philadelphia 2	PA	\$560
10009	New York City 1	NY	\$546
60608	Chicago 1	IL	\$514
10032	New York City 2	NY	\$514
60625	Chicago 3	IL	\$498
90023	Los Angeles 3	CA	\$419
90002	Los Angeles 2	CA	\$415
90001	Los Angeles 1	CA	\$405
11212	New York City 3	NY	\$334



City Group 1 – Cities of 1,000,000 or greater population

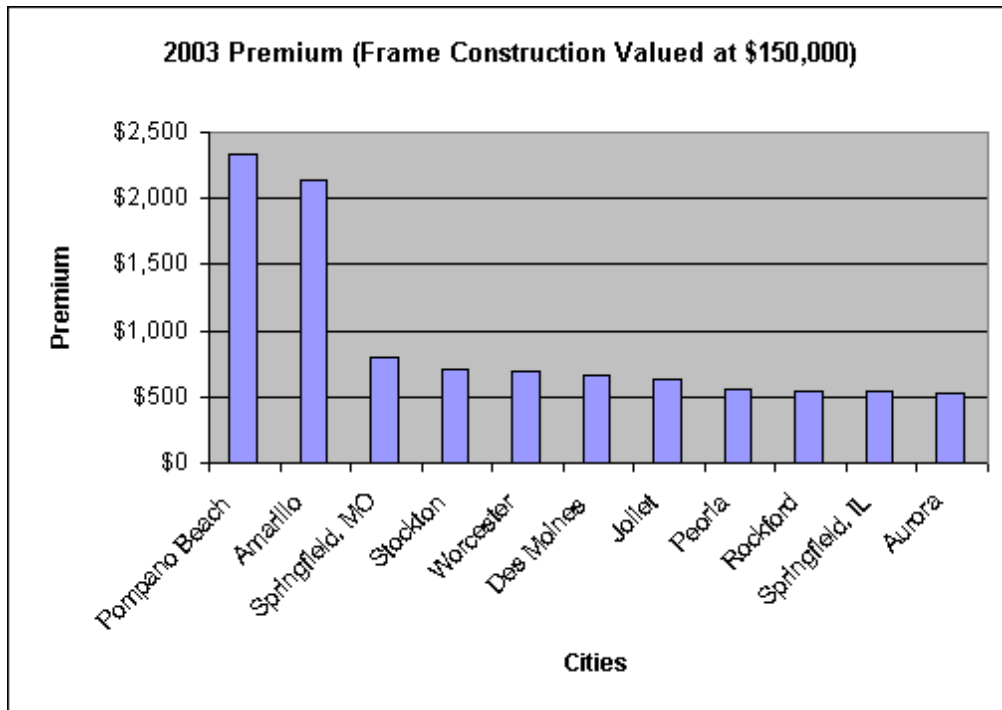
Masonry Construction (Valued at \$75,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
10009	New York City 1	NY	\$492	1.36%	\$498	9.66%	\$546	11.16%
10032	New York City 2	NY	\$473	0.17%	\$474	8.41%	\$514	8.59%
11212	New York City 3	NY	\$292	0.28%	\$293	14.03%	\$334	14.34%
19119	Philadelphia 1	PA	\$538	4.76%	\$564	10.71%	\$624	15.99%
19130	Philadelphia 2	PA	\$501	8.77%	\$545	2.73%	\$560	11.75%
19150	Philadelphia 3	PA	\$544	4.77%	\$570	9.30%	\$623	14.51%
48205	Detroit 1	MI	\$583	43.80%	\$838	81.27%	\$1,519	160.67%
48221	Detroit 2	MI	\$560	16.05%	\$649	108.06%	\$1,351	141.46%
48225	Detroit 3	MI	\$353	-15.64%	\$298	179.97%	\$833	136.18%
60608	Chicago 1	IL	\$419	-5.31%	\$397	29.60%	\$514	22.72%
60620	Chicago 2	IL	\$696	-11.84%	\$614	30.45%	\$801	15.01%
60625	Chicago 3	IL	\$412	0.33%	\$413	20.54%	\$498	20.95%
75223	Dallas 1	TX	\$878	11.98%	\$983	-0.03%	\$982	11.94%
75241	Dallas 2	TX	\$891	1.73%	\$906	13.60%	\$1,029	15.57%
75243	Dallas 3	TX	\$871	18.72%	\$1,034	-7.98%	\$951	9.25%
77048	Houston 1	TX	\$1,100	-1.03%	\$1,089	15.85%	\$1,261	14.65%
77055	Houston 2	TX	\$1,064	15.54%	\$1,229	1.60%	\$1,249	17.39%
77091	Houston 3	TX	\$1,051	6.18%	\$1,115	11.91%	\$1,248	18.83%
90001	Los Angeles 1	CA	\$387	18.09%	\$457	-11.35%	\$405	4.69%
90002	Los Angeles 2	CA	\$389	17.78%	\$458	-9.44%	\$415	6.66%
90023	Los Angeles 3	CA	\$390	18.57%	\$463	-9.31%	\$419	7.53%

City Group 2 – Cities of 100,000 to 250,000 population

Frame Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
33064	Pompano Beach	FL	\$2,328
79109	Amarillo	TX	\$2,140
65807	Springfield, MO	MO	\$796
95203	Stockton	CA	\$713
01603	Worcester	MA	\$689
50312	Des Moines	IA	\$663
60435	Joliet	IL	\$628
61614	Peoria	IL	\$559
61107	Rockford	IL	\$546
62704	Springfield, IL	IL	\$544
60506	Aurora	IL	\$533



City Group 2 – Cities of 100,000 to 250,000 population

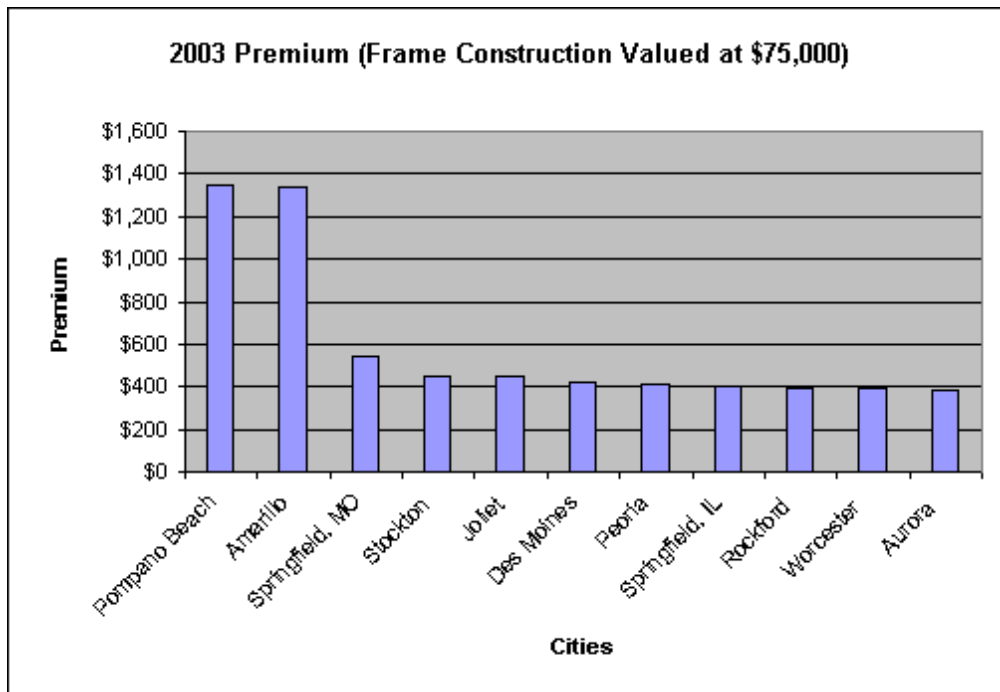
Frame Construction (Valued at \$150,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$661	-17.33%	\$546	26.04%	\$689	4.20%
33064	Pompano Beach	FL	\$1,167	-2.65%	\$1,136	104.94%	\$2,328	99.51%
50312	Des Moines	IA	\$493	30.22%	\$642	3.34%	\$663	34.56%
60435	Joliet	IL	\$474	7.68%	\$510	23.22%	\$628	32.68%
60506	Aurora	IL	\$407	5.10%	\$428	24.69%	\$533	31.04%
61107	Rockford	IL	\$424	2.43%	\$435	25.63%	\$546	28.68%
61614	Peoria	IL	\$419	6.20%	\$445	25.53%	\$559	33.31%
62704	Springfield, IL	IL	\$432	5.03%	\$453	19.98%	\$544	26.01%
65807	Springfield, MO	MO	\$605	16.52%	\$705	12.86%	\$796	31.51%
79109	Amarillo	TX	\$2,046	15.53%	\$2,364	-9.47%	\$2,140	4.59%
95203	Stockton	CA	\$646	15.90%	\$749	-4.82%	\$713	10.31%

City Group 2 – Cities of 100,000 to 250,000 population

Frame Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
33064	Pompano Beach	FL	\$1,348
79109	Amarillo	TX	\$1,340
65807	Springfield, MO	MO	\$546
95203	Stockton	CA	\$452
60435	Joliet	IL	\$447
50312	Des Moines	IA	\$424
61614	Peoria	IL	\$413
62704	Springfield, IL	IL	\$399
61107	Rockford	IL	\$395
01603	Worcester	MA	\$390
60506	Aurora	IL	\$381



City Group 2 – Cities of 100,000 to 250,000 population

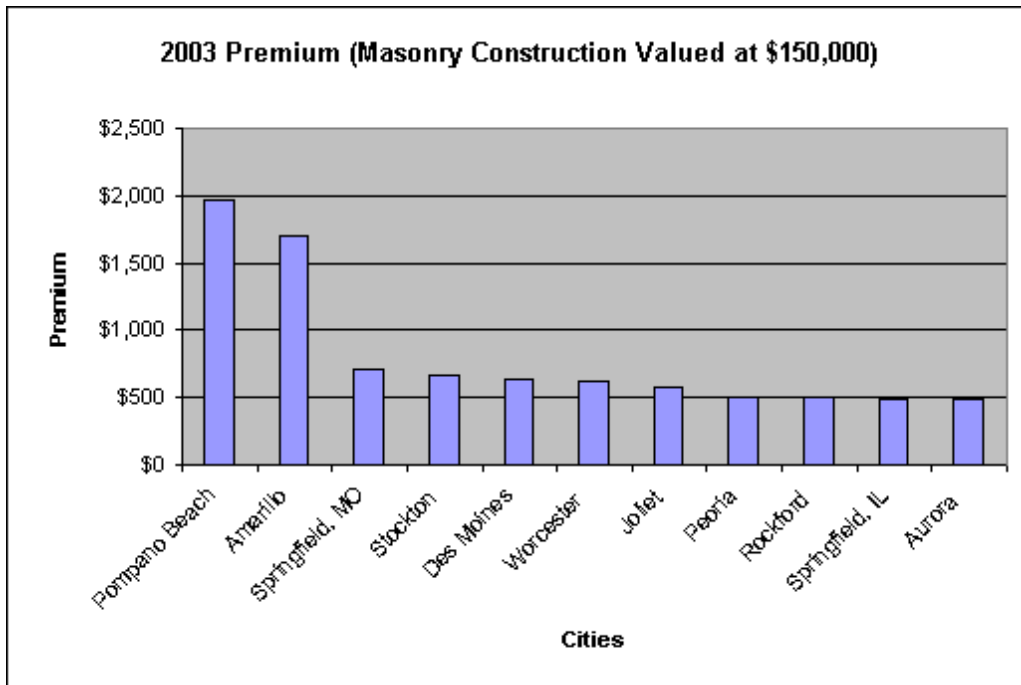
Frame Construction (Valued at \$75,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$377	-17.67%	\$310	25.73%	\$390	3.51%
33064	Pompano Beach	FL	\$630	0.94%	\$636	112.01%	\$1,348	114.00%
50312	Des Moines	IA	\$322	30.16%	\$420	1.11%	\$424	31.60%
60435	Joliet	IL	\$329	9.75%	\$361	23.69%	\$447	35.75%
60506	Aurora	IL	\$284	7.15%	\$304	25.27%	\$381	34.22%
61107	Rockford	IL	\$299	4.89%	\$314	25.74%	\$395	31.89%
61614	Peoria	IL	\$303	8.30%	\$329	25.53%	\$413	35.95%
62704	Springfield, IL	IL	\$309	7.16%	\$331	20.66%	\$399	29.30%
65807	Springfield, MO	MO	\$422	15.06%	\$485	12.46%	\$546	29.40%
79109	Amarillo	TX	\$1,229	15.85%	\$1,424	-5.91%	\$1,340	9.00%
95203	Stockton	CA	\$409	13.46%	\$464	-2.59%	\$452	10.52%

City Group 2 – Cities of 100,000 to 250,000 population

Masonry Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
33064	Pompano Beach	FL	\$1,966
79109	Amarillo	TX	\$1,706
65807	Springfield, MO	MO	\$708
95203	Stockton	CA	\$673
50312	Des Moines	IA	\$633
01603	Worcester	MA	\$623
60435	Joliet	IL	\$572
61614	Peoria	IL	\$508
61107	Rockford	IL	\$497
62704	Springfield, IL	IL	\$495
60506	Aurora	IL	\$486



City Group 2 – Cities of 100,000 to 250,000 population

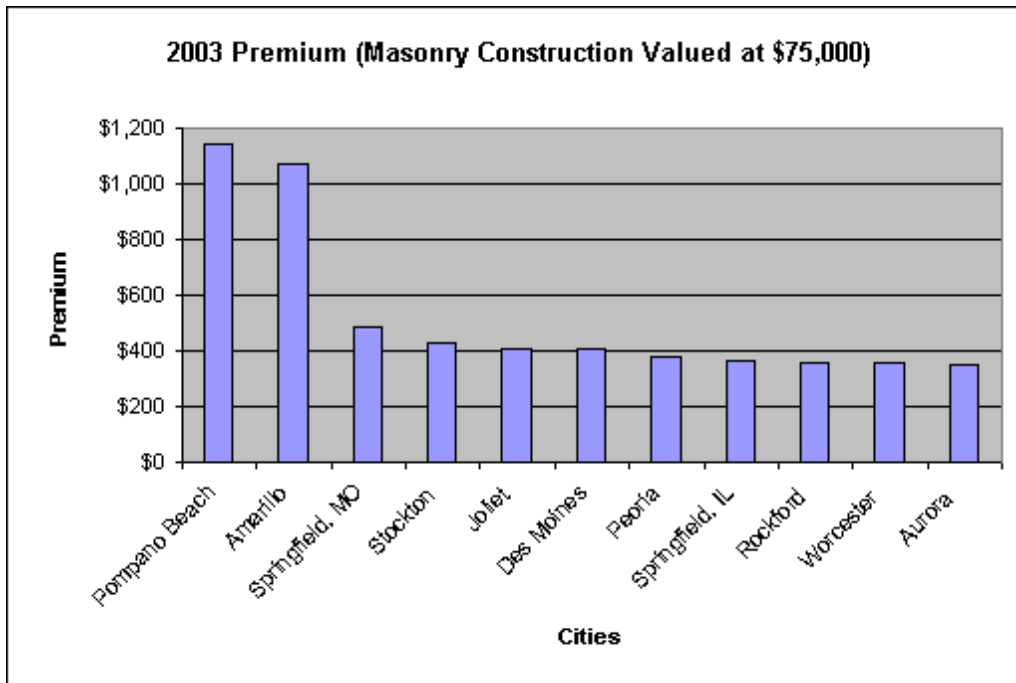
Masonry Construction (Valued at \$150,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$598	-17.32%	\$495	25.94%	\$623	4.13%
33064	Pompano Beach	FL	\$955	0.62%	\$961	104.63%	\$1,966	105.90%
50312	Des Moines	IA	\$470	30.36%	\$612	3.43%	\$633	34.83%
60435	Joliet	IL	\$449	5.37%	\$474	20.78%	\$572	27.26%
60506	Aurora	IL	\$383	2.26%	\$391	24.08%	\$486	26.88%
61107	Rockford	IL	\$399	0.81%	\$402	23.70%	\$497	24.70%
61614	Peoria	IL	\$393	4.24%	\$410	23.99%	\$508	29.25%
62704	Springfield, IL	IL	\$405	3.04%	\$418	18.52%	\$495	22.13%
65807	Springfield, MO	MO	\$535	17.20%	\$627	12.80%	\$708	32.19%
79109	Amarillo	TX	\$1,641	15.61%	\$1,897	-10.07%	\$1,706	3.97%
95203	Stockton	CA	\$615	14.16%	\$702	-4.19%	\$673	9.38%

City Group 2 – Cities of 100,000 to 250,000 population

Masonry Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
33064	Pompano Beach	FL	\$1,140
79109	Amarillo	TX	\$1,069
65807	Springfield, MO	MO	\$484
95203	Stockton	CA	\$430
60435	Joliet	IL	\$408
50312	Des Moines	IA	\$405
61614	Peoria	IL	\$376
62704	Springfield, IL	IL	\$364
61107	Rockford	IL	\$360
01603	Worcester	MA	\$354
60506	Aurora	IL	\$347



City Group 2 – Cities of 100,000 to 250,000 population

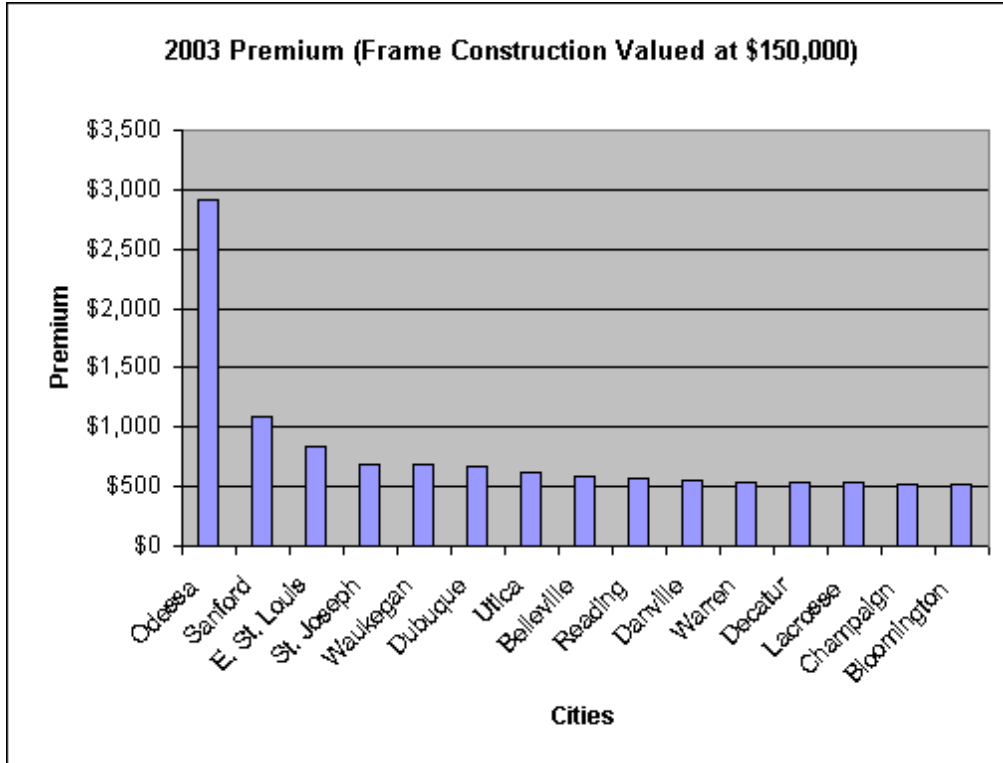
Masonry Construction (Valued at \$75,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
01603	Worcester	MA	\$343	-17.87%	\$281	25.89%	\$354	3.40%
33064	Pompano Beach	FL	\$519	4.34%	\$541	110.67%	\$1,140	119.82%
50312	Des Moines	IA	\$308	30.21%	\$400	1.15%	\$405	31.71%
60435	Joliet	IL	\$312	7.53%	\$335	21.94%	\$408	31.12%
60506	Aurora	IL	\$266	4.65%	\$278	24.89%	\$347	30.70%
61107	Rockford	IL	\$279	3.63%	\$289	24.28%	\$360	28.79%
61614	Peoria	IL	\$284	6.53%	\$302	24.30%	\$376	32.42%
62704	Springfield, IL	IL	\$289	5.60%	\$305	19.29%	\$364	25.97%
65807	Springfield, MO	MO	\$372	16.04%	\$432	12.17%	\$484	30.15%
79109	Amarillo	TX	\$986	15.90%	\$1,143	-6.53%	\$1,069	8.34%
95203	Stockton	CA	\$392	11.76%	\$438	-1.81%	\$430	9.74%

City Group 3 – Cities of 50,000 to 99,999 population

Frame Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
79765	Odessa	TX	\$2,919
32771	Sanford	FL	\$1,090
62203	E. St. Louis	IL	\$836
64503	St. Joseph	MO	\$691
60085	Waukegan	IL	\$690
52001	Dubuque	IA	\$665
13502	Utica	NY	\$617
62220	Belleville	IL	\$587
19611	Reading	PA	\$562
61832	Danville	IL	\$555
44484	Warren	OH	\$542
62521	Decatur	IL	\$540
54603	Lacrosse	WI	\$533
61821	Champaign	IL	\$527
61701	Bloomington	IL	\$520



City Group 3 – Cities of 50,000 to 99,999 population

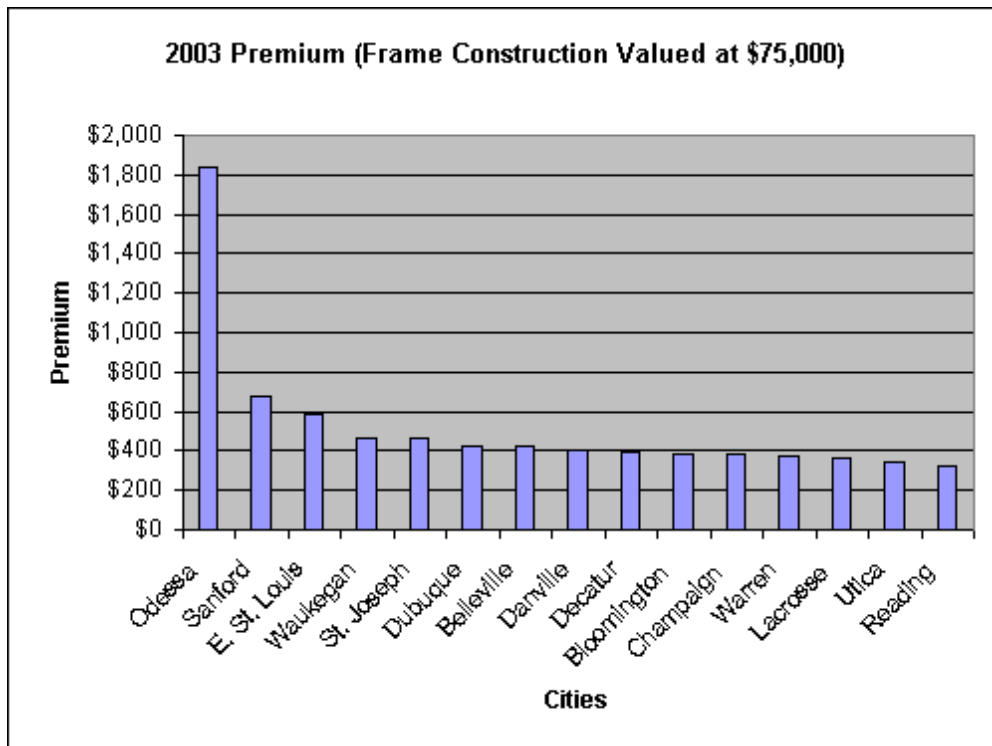
Frame Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$536	6.42%	\$571	8.18%	\$617	15.13%
19611	Reading	PA	\$388	11.04%	\$431	30.50%	\$562	44.91%
32771	Sanford	FL	\$954	2.79%	\$981	11.11%	\$1,090	14.21%
44484	Warren	OH	\$428	4.53%	\$448	20.93%	\$542	26.40%
52001	Dubuque	IA	\$469	27.67%	\$599	11.05%	\$665	41.79%
54603	Lacrosse	WI	\$372	20.74%	\$449	18.75%	\$533	43.38%
60085	Waukegan	IL	\$535	-10.89%	\$477	44.68%	\$690	28.93%
61701	Bloomington	IL	\$396	6.77%	\$423	23.04%	\$520	31.38%
61821	Champaign	IL	\$407	3.24%	\$420	25.45%	\$527	29.51%
61832	Danville	IL	\$418	3.41%	\$432	28.35%	\$555	32.72%
62203	E. St. Louis	IL	\$681	-9.02%	\$619	34.95%	\$836	22.77%
62220	Belleville	IL	\$442	4.86%	\$464	26.54%	\$587	32.70%
62521	Decatur	IL	\$420	2.81%	\$432	25.15%	\$540	28.66%
64503	St. Joseph	MO	\$513	15.02%	\$590	17.18%	\$691	34.79%
79765	Odessa	TX	\$1,931	23.35%	\$2,382	22.58%	\$2,919	51.20%

City Group 3 – Cities of 50,000 to 99,999 population

Frame Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
79765	Odessa	TX	\$1,835
32771	Sanford	FL	\$675
62203	E. St. Louis	IL	\$591
60085	Waukegan	IL	\$467
64503	St. Joseph	MO	\$465
52001	Dubuque	IA	\$426
62220	Belleville	IL	\$423
61832	Danville	IL	\$408
62521	Decatur	IL	\$397
61701	Bloomington	IL	\$386
61821	Champaign	IL	\$384
44484	Warren	OH	\$373
54603	Lacrosse	WI	\$368
13502	Utica	NY	\$339
19611	Reading	PA	\$320



City Group 3 – Cities of 50,000 to 99,999 population

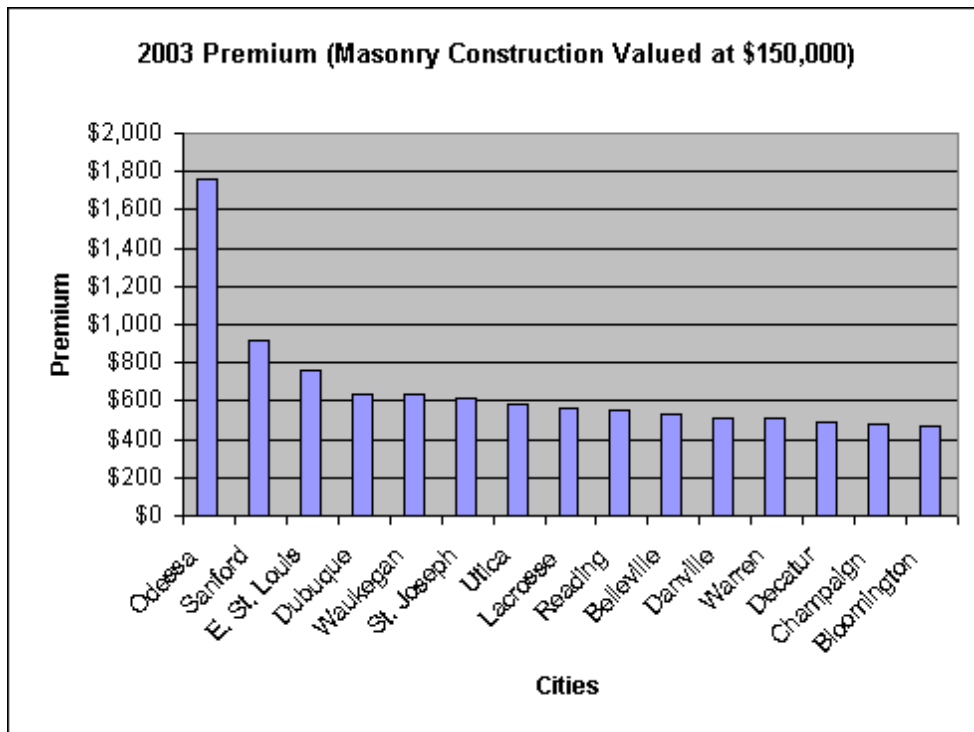
Frame Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$290	8.68%	\$315	7.72%	\$339	17.08%
19611	Reading	PA	\$211	14.94%	\$242	32.06%	\$320	51.78%
32771	Sanford	FL	\$533	3.61%	\$552	22.26%	\$675	26.67%
44484	Warren	OH	\$286	6.53%	\$304	22.61%	\$373	30.61%
52001	Dubuque	IA	\$311	27.77%	\$398	7.08%	\$426	36.82%
54603	Lacrosse	WI	\$229	31.17%	\$301	22.27%	\$368	60.38%
60085	Waukegan	IL	\$338	-5.67%	\$319	46.53%	\$467	38.23%
61701	Bloomington	IL	\$289	8.43%	\$313	23.31%	\$386	33.70%
61821	Champaign	IL	\$289	5.81%	\$306	25.52%	\$384	32.81%
61832	Danville	IL	\$296	6.38%	\$315	29.60%	\$408	37.87%
62203	E. St. Louis	IL	\$462	-5.61%	\$436	35.46%	\$591	27.86%
62220	Belleville	IL	\$315	6.10%	\$334	26.71%	\$423	34.44%
62521	Decatur	IL	\$301	5.15%	\$317	25.35%	\$397	31.80%
64503	St. Joseph	MO	\$347	15.04%	\$400	16.45%	\$465	33.96%
79765	Odessa	TX	\$1,034	42.24%	\$1,471	24.75%	\$1,835	77.44%

City Group 3 – Cities of 50,000 to 99,999 population

Masonry Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
79765	Odessa	TX	\$1,762
32771	Sanford	FL	\$918
62203	E. St. Louis	IL	\$766
52001	Dubuque	IA	\$634
60085	Waukegan	IL	\$633
64503	St. Joseph	MO	\$613
13502	Utica	NY	\$584
54603	Lacrosse	WI	\$566
19611	Reading	PA	\$549
62220	Belleville	IL	\$534
61832	Danville	IL	\$515
44484	Warren	OH	\$507
62521	Decatur	IL	\$492
61821	Champaign	IL	\$480
61701	Bloomington	IL	\$473



City Group 3 – Cities of 50,000 to 99,999 population

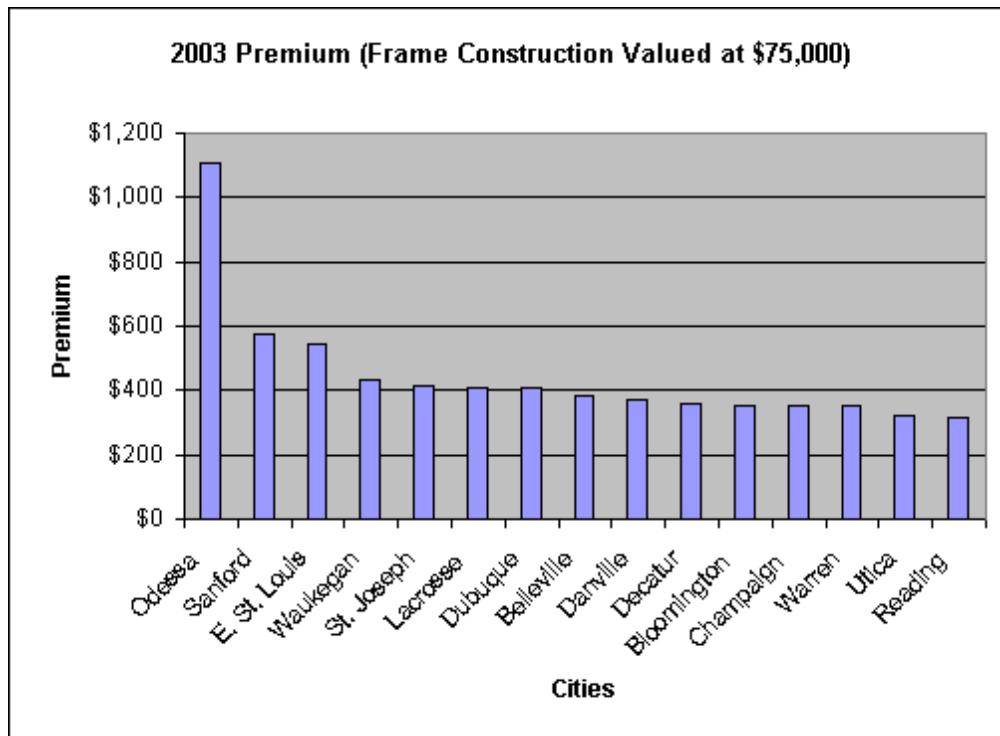
Masonry Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$505	6.83%	\$540	8.23%	\$584	15.62%
19611	Reading	PA	\$373	10.88%	\$413	32.82%	\$549	47.27%
32771	Sanford	FL	\$773	4.65%	\$809	13.51%	\$918	18.79%
44484	Warren	OH	\$400	5.75%	\$423	19.90%	\$507	26.80%
52001	Dubuque	IA	\$446	27.93%	\$571	10.97%	\$634	41.97%
54603	Lacrosse	WI	\$358	22.72%	\$439	28.73%	\$566	57.98%
60085	Waukegan	IL	\$536	-14.62%	\$457	38.34%	\$633	18.11%
61701	Bloomington	IL	\$366	5.62%	\$387	22.33%	\$473	29.21%
61821	Champaign	IL	\$383	1.21%	\$387	23.81%	\$480	25.31%
61832	Danville	IL	\$396	0.93%	\$400	28.85%	\$515	30.05%
62203	E. St. Louis	IL	\$680	-12.43%	\$595	28.55%	\$766	12.57%
62220	Belleville	IL	\$416	3.14%	\$429	24.43%	\$534	28.34%
62521	Decatur	IL	\$397	0.43%	\$398	23.42%	\$492	23.95%
64503	St. Joseph	MO	\$452	15.48%	\$522	17.24%	\$613	35.39%
79765	Odessa	TX	\$1,482	24.30%	\$1,842	-4.35%	\$1,762	18.90%

City Group 3 – Cities of 50,000 to 99,999 population

Masonry Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
79765	Odessa	TX	\$1,108
32771	Sanford	FL	\$573
62203	E. St. Louis	IL	\$542
60085	Waukegan	IL	\$430
64503	St. Joseph	MO	\$412
54603	Lacrosse	WI	\$407
52001	Dubuque	IA	\$406
62220	Belleville	IL	\$386
61832	Danville	IL	\$372
62521	Decatur	IL	\$361
61701	Bloomington	IL	\$351
61821	Champaign	IL	\$350
44484	Warren	OH	\$350
13502	Utica	NY	\$321
19611	Reading	PA	\$313



City Group 3 – Cities of 50,000 to 99,999 population

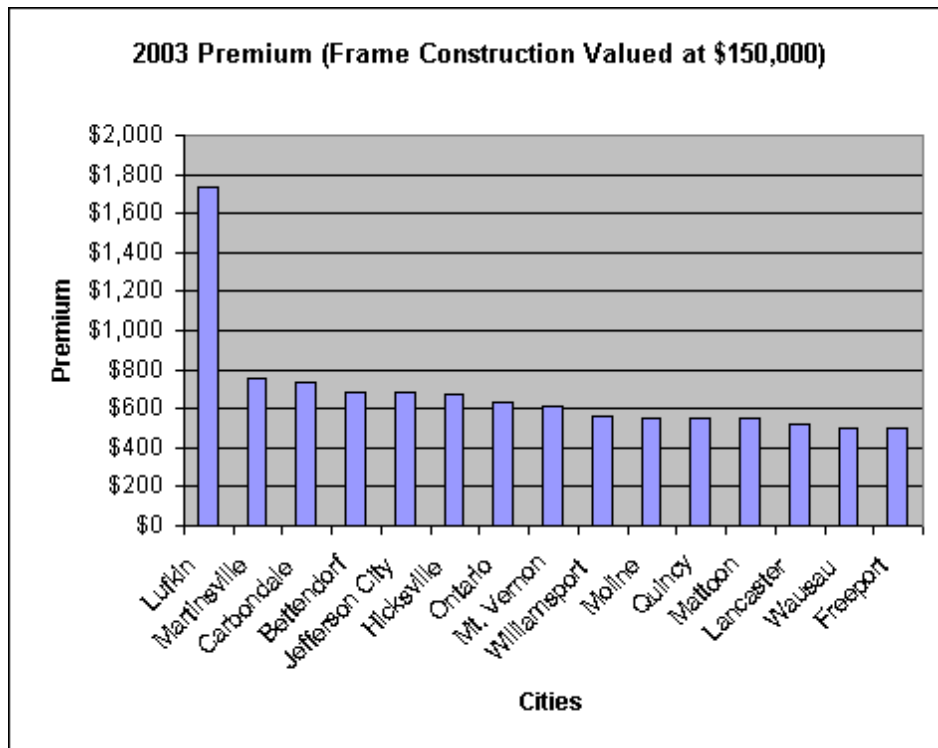
Masonry Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
13502	Utica	NY	\$273	9.05%	\$298	7.58%	\$321	17.32%
19611	Reading	PA	\$202	15.28%	\$233	34.33%	\$313	54.86%
32771	Sanford	FL	\$435	5.92%	\$461	24.43%	\$573	31.80%
44484	Warren	OH	\$267	6.85%	\$285	22.80%	\$350	31.22%
52001	Dubuque	IA	\$297	27.78%	\$379	7.23%	\$406	37.02%
54603	Lacrosse	WI	\$222	32.12%	\$294	38.70%	\$407	83.24%
60085	Waukegan	IL	\$335	-9.46%	\$303	41.93%	\$430	28.51%
61701	Bloomington	IL	\$267	7.47%	\$287	22.39%	\$351	31.53%
61821	Champaign	IL	\$271	3.97%	\$282	24.36%	\$350	29.29%
61832	Danville	IL	\$279	4.23%	\$291	27.89%	\$372	33.29%
62203	E. St. Louis	IL	\$458	-9.14%	\$416	30.20%	\$542	18.30%
62220	Belleville	IL	\$295	4.40%	\$308	25.05%	\$386	30.55%
62521	Decatur	IL	\$284	2.81%	\$292	23.88%	\$361	27.36%
64503	St. Joseph	MO	\$306	15.65%	\$354	16.47%	\$412	34.70%
79765	Odessa	TX	\$790	44.47%	\$1,141	-2.91%	\$1,108	40.26%

City Group 4 – Cities of less than 50,000 population

Frame Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
75901	Lufkin	TX	\$1,732
46151	Martinsville	IN	\$759
62901	Carbondale	IL	\$730
52722	Bettendorf	IA	\$680
65101	Jefferson City	MO	\$679
11801	Hicksville	NY	\$671
91764	Ontario	CA	\$633
62864	Mt. Vernon	IL	\$611
17701	Williamsport	PA	\$556
61265	Moline	IL	\$555
62301	Quincy	IL	\$550
61938	Mattoon	IL	\$549
43130	Lancaster	OH	\$525
54401	Wausau	WI	\$505
61032	Freeport	IL	\$501



City Group 4 – Cities of less than 50,000 population

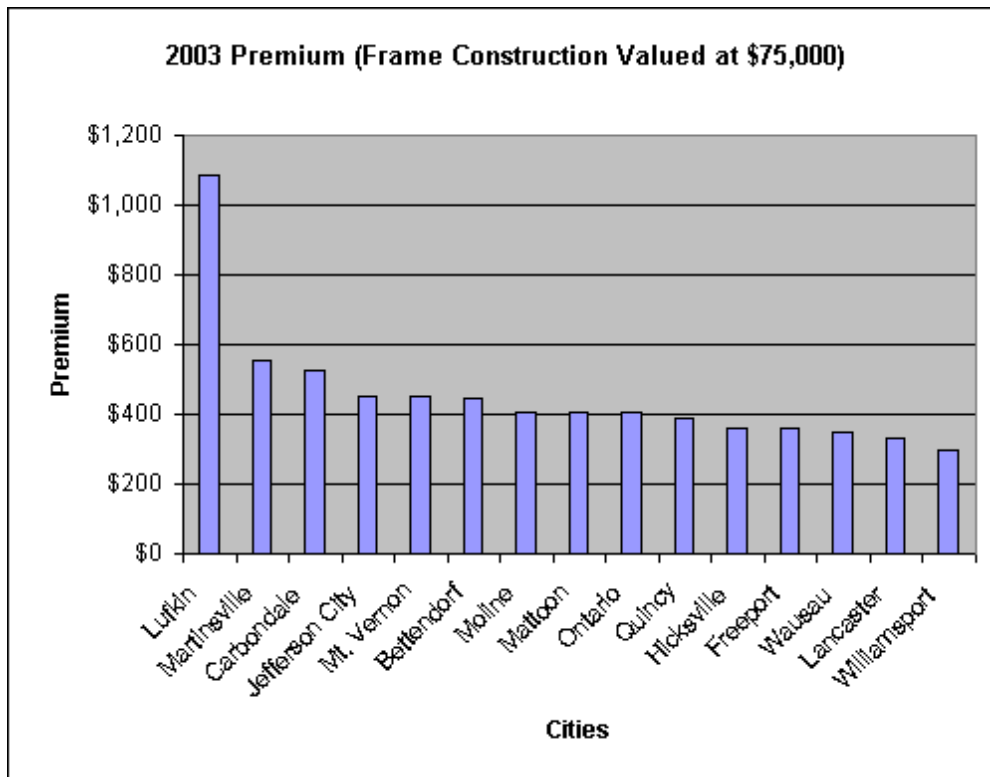
Frame Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2001</u>	<u>Percent Change 01/02</u>	<u>Premium 2002</u>	<u>Percent Change 02/03</u>	<u>Premium 2003</u>	<u>Percent Change 01/03</u>
11801	Hicksville	NY	\$609	3.00%	\$627	7.02%	\$671	10.23%
17701	Williamsport	PA	\$610	-17.84%	\$501	10.90%	\$556	-8.88%
43130	Lancaster	OH	\$451	1.93%	\$460	14.11%	\$525	16.31%
46151	Martinsville	IN	\$548	18.32%	\$649	17.06%	\$759	38.51%
52722	Bettendorf	IA	\$451	32.44%	\$597	13.81%	\$680	50.72%
54401	Wausau	WI	\$374	19.22%	\$446	13.16%	\$505	34.92%
61032	Freeport	IL	\$395	2.68%	\$406	23.40%	\$501	26.71%
61265	Moline	IL	\$437	3.61%	\$452	22.61%	\$555	27.03%
61938	Mattoon	IL	\$409	8.63%	\$445	23.40%	\$549	34.06%
62301	Quincy	IL	\$422	2.49%	\$432	27.28%	\$550	30.44%
62864	Mt. Vernon	IL	\$459	8.56%	\$498	22.67%	\$611	33.17%
62901	Carbondale	IL	\$572	-0.67%	\$568	28.55%	\$730	27.69%
65101	Jefferson City	MO	\$487	17.57%	\$573	18.57%	\$679	39.40%
75901	Lufkin	TX	\$1,563	11.55%	\$1,743	-0.63%	\$1,732	10.85%
91764	Ontario	CA	\$598	10.33%	\$660	-4.07%	\$633	5.84%

City Group 4 – Cities of less than 50,000 population

Frame Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
75901	Lufkin	TX	\$1,086
46151	Martinsville	IN	\$556
62901	Carbondale	IL	\$528
65101	Jefferson City	MO	\$454
62864	Mt. Vernon	IL	\$452
52722	Bettendorf	IA	\$445
61265	Moline	IL	\$408
61938	Mattoon	IL	\$407
91764	Ontario	CA	\$406
62301	Quincy	IL	\$390
11801	Hicksville	NY	\$362
61032	Freeport	IL	\$361
54401	Wausau	WI	\$349
43130	Lancaster	OH	\$330
17701	Williamsport	PA	\$296



City Group 4 – Cities of less than 50,000 population

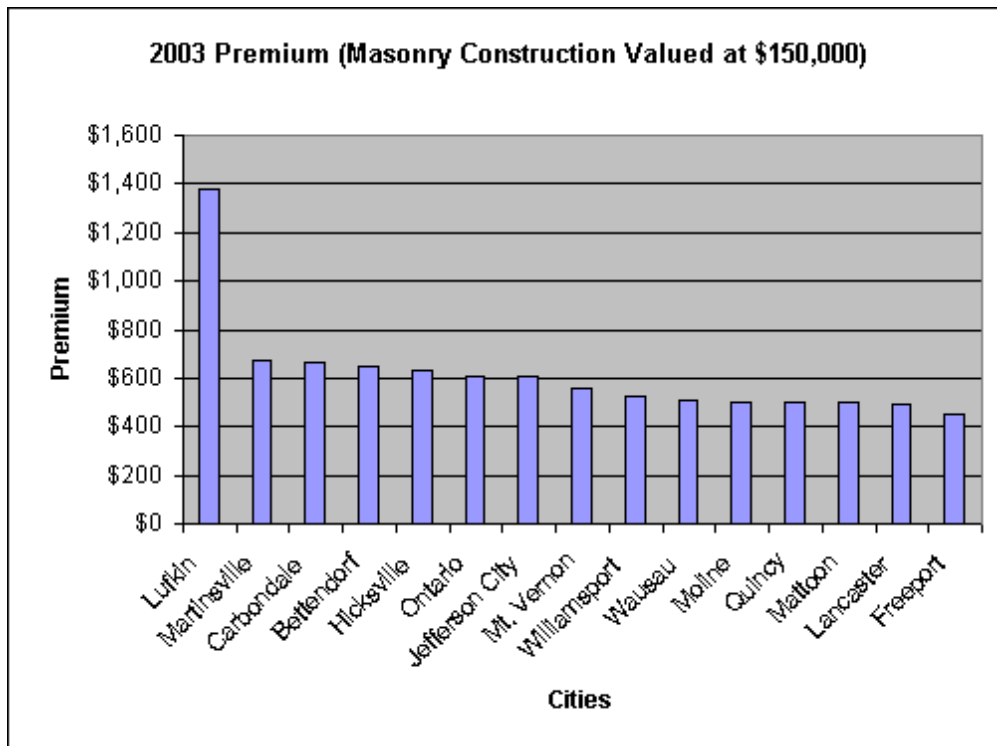
Frame Construction (Valued at \$75,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
11801	Hicksville	NY	\$331	3.16%	\$341	5.98%	\$362	9.33%
17701	Williamsport	PA	\$306	-10.69%	\$273	8.28%	\$296	-3.29%
43130	Lancaster	OH	\$281	2.13%	\$287	14.85%	\$330	17.29%
46151	Martinsville	IN	\$371	15.49%	\$428	29.87%	\$556	49.98%
52722	Bettendorf	IA	\$316	32.21%	\$418	6.31%	\$445	40.56%
54401	Wausau	WI	\$228	28.26%	\$292	19.41%	\$349	53.16%
61032	Freeport	IL	\$292	0.46%	\$293	23.25%	\$361	23.82%
61265	Moline	IL	\$312	6.05%	\$331	23.53%	\$408	31.00%
61938	Mattoon	IL	\$299	10.06%	\$330	23.53%	\$407	35.96%
62301	Quincy	IL	\$294	4.06%	\$306	27.45%	\$390	32.62%
62864	Mt. Vernon	IL	\$334	9.92%	\$368	22.91%	\$452	35.10%
62901	Carbondale	IL	\$405	1.69%	\$412	28.26%	\$528	30.42%
65101	Jefferson City	MO	\$331	16.65%	\$386	17.67%	\$454	37.26%
75901	Lufkin	TX	\$961	11.22%	\$1,069	1.57%	\$1,086	12.97%
91764	Ontario	CA	\$381	8.77%	\$415	-1.98%	\$406	6.62%

City Group 4 – Cities of less than 50,000 population

Masonry Construction (Valued at \$150,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
75901	Lufkin	TX	\$1,377
46151	Martinsville	IN	\$669
62901	Carbondale	IL	\$665
52722	Bettendorf	IA	\$650
11801	Hicksville	NY	\$635
91764	Ontario	CA	\$609
65101	Jefferson City	MO	\$606
62864	Mt. Vernon	IL	\$556
17701	Williamsport	PA	\$529
54401	Wausau	WI	\$507
61265	Moline	IL	\$505
62301	Quincy	IL	\$501
61938	Mattoon	IL	\$499
43130	Lancaster	OH	\$492
61032	Freeport	IL	\$455



City Group 4 – Cities of less than 50,000 population

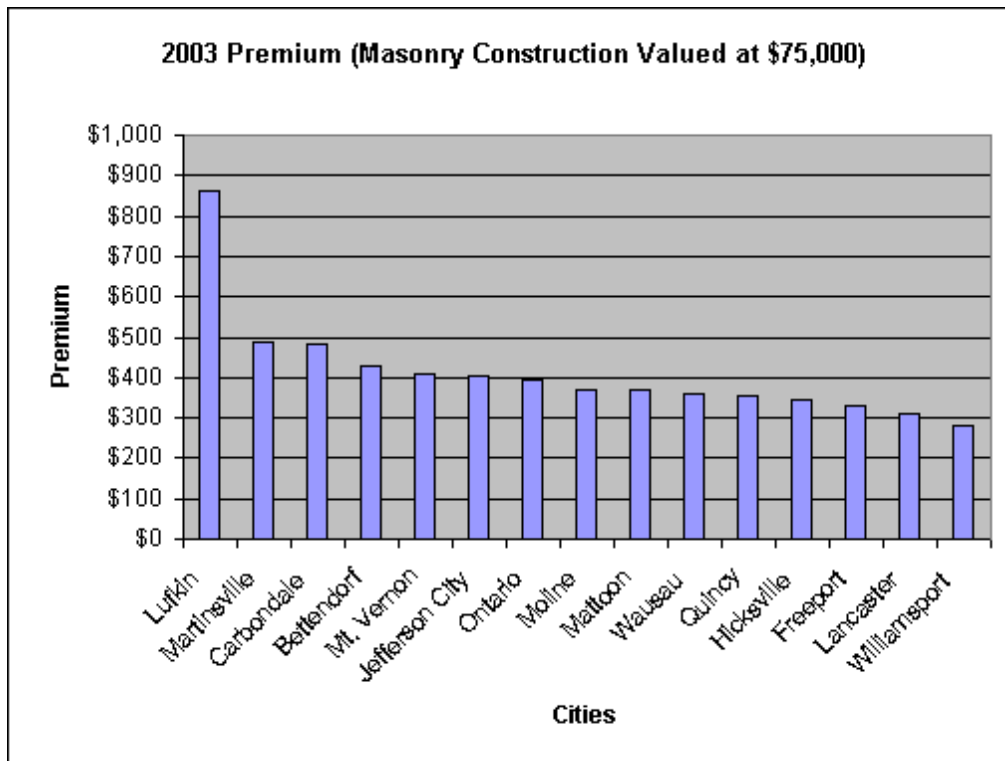
Masonry Construction (Valued at \$150,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
11801	Hicksville	NY	\$576	3.04%	\$593	7.04%	\$635	10.30%
17701	Williamsport	PA	\$560	-14.98%	\$476	11.11%	\$529	-5.53%
43130	Lancaster	OH	\$421	3.52%	\$436	12.78%	\$492	16.75%
46151	Martinsville	IN	\$493	16.24%	\$573	16.88%	\$669	35.85%
52722	Bettendorf	IA	\$431	32.71%	\$572	13.67%	\$650	50.86%
54401	Wausau	WI	\$351	20.07%	\$422	20.17%	\$507	44.29%
61032	Freeport	IL	\$363	2.71%	\$373	21.93%	\$455	25.24%
61265	Moline	IL	\$414	0.83%	\$418	20.73%	\$505	21.74%
61938	Mattoon	IL	\$377	7.67%	\$406	22.88%	\$499	32.30%
62301	Quincy	IL	\$399	0.79%	\$402	24.63%	\$501	25.62%
62864	Mt. Vernon	IL	\$424	7.19%	\$455	22.24%	\$556	31.03%
62901	Carbondale	IL	\$544	-3.17%	\$527	26.08%	\$665	22.08%
65101	Jefferson City	MO	\$432	18.31%	\$511	18.63%	\$606	40.36%
75901	Lufkin	TX	\$1,246	11.63%	\$1,391	-0.98%	\$1,377	10.54%
91764	Ontario	CA	\$574	9.91%	\$631	-3.55%	\$609	6.01%

City Group 4 – Cities of less than 50,000 population

Masonry Construction (Valued at \$75,000 for Year 2003)

<u>Zip Code</u>	<u>City</u>	<u>State</u>	<u>Premium 2003</u>
75901	Lufkin	TX	\$864
46151	Martinsville	IN	\$489
62901	Carbondale	IL	\$481
52722	Bettendorf	IA	\$426
62864	Mt. Vernon	IL	\$411
65101	Jefferson City	MO	\$405
91764	Ontario	CA	\$392
61265	Moline	IL	\$372
61938	Mattoon	IL	\$370
54401	Wausau	WI	\$362
62301	Quincy	IL	\$356
11801	Hicksville	NY	\$343
61032	Freeport	IL	\$329
43130	Lancaster	OH	\$309
17701	Williamsport	PA	\$280



City Group 4 – Cities of less than 50,000 population

Masonry Construction (Valued at \$75,000 for Year 2003)

<u>Zip</u> <u>Code</u>	<u>City</u>	<u>State</u>	<u>Premium</u> <u>2001</u>	<u>Percent</u> <u>Change</u> <u>01/02</u>	<u>Premium</u> <u>2002</u>	<u>Percent</u> <u>Change</u> <u>02/03</u>	<u>Premium</u> <u>2003</u>	<u>Percent</u> <u>Change</u> <u>01/03</u>
11801	Hicksville	NY	\$314	3.01%	\$323	6.13%	\$343	9.32%
17701	Williamsport	PA	\$280	-10.49%	\$251	11.72%	\$280	0.00%
43130	Lancaster	OH	\$262	2.59%	\$269	14.89%	\$309	17.87%
46151	Martinsville	IN	\$336	12.60%	\$378	29.43%	\$489	45.74%
52722	Bettendorf	IA	\$303	32.12%	\$400	6.60%	\$426	40.84%
54401	Wausau	WI	\$215	28.57%	\$277	30.81%	\$362	68.17%
61032	Freeport	IL	\$267	0.76%	\$269	22.31%	\$329	23.24%
61265	Moline	IL	\$295	3.68%	\$305	21.69%	\$372	26.17%
61938	Mattoon	IL	\$276	9.22%	\$302	22.71%	\$370	34.03%
62301	Quincy	IL	\$277	2.37%	\$283	25.55%	\$356	28.52%
62864	Mt. Vernon	IL	\$308	9.21%	\$336	22.02%	\$411	33.25%
62901	Carbondale	IL	\$384	0.28%	\$385	24.97%	\$481	25.31%
65101	Jefferson City	MO	\$293	17.39%	\$344	17.71%	\$405	38.19%
75901	Lufkin	TX	\$766	10.71%	\$849	1.84%	\$864	12.74%
91764	Ontario	CA	\$367	8.30%	\$398	-1.50%	\$392	6.68%

Appendix A

April 30, 2003

To: President/CEO

Re: Personal Lines Report Data Collection

The Illinois Department of Insurance (the Department) is again requesting that automobile and homeowners' insurers provide pricing information for specific insurance risks for selected cities through a special data call. Data will be summarized and presented in the **Personal Lines Report** prepared by the Cost Containment Section. For your reference, a copy of our latest report is available on our website at <http://www.ins.state.il.us>.

The Department is aware that some of the requested data are for states other than Illinois. We are asking that your company voluntarily submit this premium data so that valid comparisons can be made using as complete data as possible. As a selected company, your information is very important to the success and usefulness of the report. This year more than ever, we are requesting you submit this information because of the tightening market place as well as recent rate increases. It is critical that we be able to compare our market to others in order to give accurate and timely information to the legislature concerning our open competitive market versus those states that have rating authority.

The Department is requesting that the selected insurers provide the data for the year 2003. This data will be merged into the previously collected data, summarized, and published in the Personal Lines Report. **If you feel that your company-specific data should be treated as confidential or qualifies for trade secret status, please attach an appropriate notice to your submission.** In any event, the Department intends to voluntarily release only summarized data as presented in the Personal Lines Report.

Note that an insurer may be requested to report data for the automobile line only, the homeowners line only, or both automobile and homeowners lines. Please carefully read the instructions in this packet. The expected data from your company is indicated with a check mark at the bottom of this page.

Attached are the instructions for completing the **Personal Lines Report** data call. Please return this information to us by **June 15, 2003**. If you have any concerns and/or questions on the data submission, please contact Ms. Yoko Chism at 217-524-8377. **This data call has been directed to the President of the company to ensure its receipt. Please forward this request to the appropriate individual or department within your company.**

_____ Automobile line only
_____ Homeowners line only
_____ Both Automobile and Homeowners lines

Appendix A

REQUIREMENTS AND INSTRUCTIONS FOR PERSONAL LINES REPORT DATA CALL

REQUIREMENTS

The Department requests that each selected insurer report data regarding the premium that they charged for both homeowners and automobile insurance coverage at up to 62 specific locations in the United States on **April 1, 2003**.

Data Requirements: Personal or multimedia computer with a 486 or higher processor. Microsoft Windows 95, 98, 2000, or NT Workstation 3.51 Service Pack 5 or later. VGA or higher resolution video adapter (Super VGA, 256-color recommended). **YOU MUST BE MICROSOFT OFFICE 97 COMPATIBLE.**

AUTOMOBILE

For automobile risks, each participating insurer is asked to report both **liability** and **physical damage** data using the vehicle type (Ford Taurus) with the following criteria. For the model years 2001, 2002, and 2003, the Taurus LX 4 Door sedan will be used. The model year 2003 has the ISO Symbol 10 code, and the model year 2002 and 2001 have the ISO Symbol 8 code. The coverage criteria are:

Liability

\$50/100,000 Bodily Injury
\$25,000 Property Damage
\$5,000 Medical Payments
\$50/100,000 Uninsured Motorists

Physical Damage

\$250 Deductible Comprehensive
\$250 Deductible Collision

Premiums for these risks will be provided for the two driver types as described:

DRIVER TYPE – 1	DRIVER TYPE – 2
16 Year-Old single male	36 year-old married principal driver
Occasional operator (< then 25% usage)	Drives 8 miles each way to and from work daily
No accidents or traffic violations since driving	No accidents or traffic violations in last 5 years
Drives 11,000 miles annually	Drives 11,000 miles annually

Appendix A

HOMEOWNERS

For homeowner risks, each participating insurer is asked to report premiums for up to 62 locations for a \$75,000 frame house, a \$150,000 frame house, a \$75,000 masonry house, and a \$150,000 masonry house using the coverage specifications as described in the following table:

HO3 – One-Family Dwelling
\$250 Deductible
20 Years-old
\$100/300,000 Personal Liability
\$5,000 Medical Payments

NOTE: For those insurers that write only a unique policy form that is not a standard ISO HO3 form, please report your information as an HO3 if your specialty policy form provides coverage greater than those in an ISO form HO2 and equal to or less than an ISO form HO5.

Appendix A

Instructions for AutoPersLine

For Windows 98, Windows 2000, and Windows NT

1. Insert CD into the appropriate drive.
2. Left click on the **Start** button. The startup bar will now appear.
3. Left click on **Run**. A dialogue box will appear for entering the folder name
4. Left click on **Browse**
Left click on **My Computer**
Go to "CD" drive
Left click on "**PersLine03**" folder
Left click on "**setup**"
Run box will again appear

5. Left click the "**OK**" box.

The setup procedure will begin. A screen labeled **Personal Lines 2003 Setup** will appear.

6. Left click "**OK**".

The destination folder screen will appear.

7. If drive and folder selected are ok, left click the **Button with picture of computer**.
8. Choose program group **Personal Lines 2003**. Click on the "**Continue**" button.
9. If the message **Version Conflict** box appears, click on "**Yes**".
10. If **Personal Lines 2003 Set up** box indicating an error, click on the "**ignore**" button.
11. The message "**Personal Lines 2003 Setup was completed successfully.**" will appear in the dialogue box. Click on "**OK**".

Appendix A

Instructions for AutoPersLine

To access the AutoPersLine:

1. Left click on **Start**.
2. Highlight **Programs**.
3. Highlight **Personal Lines 2003**.
4. Left click on **Auto2003**.

The company screen should now appear.

From this point, the program will provide automatic, step-by-step, on-screen instructions. When the cursor is placed on any data entry field label, the specific instruction for that field will appear on the screen.

Appendix A

Special Input Notes for AutoPersLine

When viewing the first record and before doing any data entry the following is applicable:

- The record box in the lower left corner will indicate the current record number and the total number of records required for the company selected.
- In the lower left hand portion of the data entry screen is the brief description of the field that you are currently entering data into. A pop up box with a brief description will also appear when the mouse pointer is placed on the field name.
- The fields "WrPrem Liab 2002" and "WrPrem AutPhD 2002" can be keyed in sequence or as your first step. These fields will contain the TOTAL written premium for the coverage specified for the given zip code in the calendar year indicated.
- To complete the record, you must enter data into all fields. Use the enter key, the arrow key, the tab key, or the point and click method to navigate from field to field. When you use the point and click method, you must place the pointer on the field description in order to highlight the entry field.
- Once you have completed the premium field (14), you should press the enter key to continue to the next record.
- Once you have completed all fields in each of the zip code records for the company, observe the note appearing in blue box to the right of the display. You must choose one of the four (4) options. To finalize your data submission you must execute the last option, the 4th option, "Instructions for transmitting files". This option will allow you to either send the data via e-mail to Vicki_Wasik@ins.state.il.us, or create a 3.5" diskette which can be mailed into the Illinois Department of Insurance, Cost Containment Section, 320 W. Washington St., Springfield, IL 62767-0001. The 1st option will simply allow you to print a hard copy of the records to use in verifying your input or to maintain for your records. If you are filing for more than one company, the 2nd option allows you to select an additional company. This option can be used as many times as necessary in order for you to complete the filing for your companies. By using this option you can also go back to a previously selected company by simply choosing it from the company list. Option 3 simply closes the file; the database will have been created and data input saved. This option allows you to interrupt the process and return to the data file at any time.

Appendix A

Instructions for HomePersLine

For Windows 98, Windows 2000, and Windows NT

1. Insert CD into the appropriate drive.
2. Left click on the **Start** button. The startup bar will now appear.
3. Left click on **Run**. A dialogue box will appear for entering the folder name.
4. Left click on **Browse**
Left click on **My Computer**
Go to "CD" drive
Left click on "**PersLine03**" folder
Left click on "**setup**"
Run box will again appear

5. Left click the "**OK**" box.

The setup procedure will begin. A screen labeled **Personal Lines 2003 Setup** will appear.

6. Left click the "**OK**" box.

The destination folder screen will appear.

7. If drive and folder selected are ok, left click on the **Button with picture of computer**.
8. Choose program group **Personal Lines 2003**. Click on the "**Continue**" button.
9. If the message "**Version Conflict**" appears, click on the "**Yes**" button.
10. If **Personal Lines 2003 Setup** box indicates an error, click on the "**ignore**" button.
11. The message "**Personal Lines 2003 Setup was completed successfully.**" will appear in the dialogue box. Click on "**OK**."

Appendix A

Instructions for HomePersLine

To access the HomePersLine:

1. Left click on **Start**.
2. Highlight **Programs**.
3. Highlight **Personal Lines 2003**.
4. Left click on **Home2003**.

The company screen should now appear.

From this point, the program will provide automatic, step-by-step, on-screen instructions. When the cursor is placed on any data entry label, the specific instruction for that field will appear on the screen.

Appendix A

Special Input Notes for HomePersLine

When viewing the first record and before doing any data entry the following is applicable:

- The record box in the lower left corner will indicate the current record number and the total number of records required for the company selected.
- In the lower left hand portion of the data entry screen is the brief description of the field that you are currently entering data into. A pop up box with a brief description will also appear when the mouse pointer is placed on the field name.
- The field "Writ Prem for above zip code for year 2002" will contain the TOTAL written premium for the coverage specified for the given zip code in the calendar year indicated.
- To complete the record, you must enter data into all fields. Use the enter key, the arrow key, the tab key, or the point and click method to navigate from field to field. When you use the point and click method, you must place the pointer on the field description in order to highlight the entry field.
- Once you have completed the premium field (5), you should press the enter key to continue to the next record.
- Once you have completed all fields in each of the zip code records for the company, observe the note appearing in blue box to the right of the display. You must choose one of the four (4) options. To finalize your data submission you must execute the last option, the 4th option, "Instructions for transmitting files". This option will allow you to either send the data via e-mail to Vicki_Wasik@ins.state.il.us, or create a 3.5" diskette which can be mailed into the Illinois Department of Insurance, Cost Containment Section, 320 W. Washington St., Springfield, IL 62767-0001. The 1st option will simply allow you to print a hard copy of the records to use in verifying your input or to maintain for your records. If you are filing for more than one company, the 2nd option allows you to select an additional company. This option can be used as many times as necessary in order for you to complete the filing for your companies. By using this option you can also go back to a previously selected company by simply choosing it from the company list. Option 3 simply closes the file; the database will have been created and data input saved. This option allows you to interrupt the process and return to the data file at any time.

Appendix B

Zip Code	City	State	Intersection of	Address	Pers Prot Code
01603	Worcester	MA	Stafford Street and Main Street	1157 Main St.	2
10009	New York City	NY	Avenue B and E. 11th Street	699 E. 11th St.	4
10032	New York City	NY	Broadway and W. 165th Street	598 W. 165th St.	4
11212	New York City	NY	Stone Ave and Pitkin Ave	1118 Pitkin Av.	4
11801	Hicksville	NY	Division Ave and W Old Country Road	139 W. Old Country Rd.	3
13502	Utica	NY	Van Rensselaer Rd and Deerfield Drive E	217 Deerfield Dr. E.	3
17701	Williamsport	PA	Hepburn Street and Rural Ave	300 Rural Av.	3
19119	Philadelphia	PA	Carpenter Lane and Emlen Street	6898 Emlen St.	2
19130	Philadelphia	PA	N. 20th Street and North Street	1998 North St.	2
19150	Philadelphia	PA	Vernon Rd. and Gilbert Street	7998 Gilbert St.	2
19611	Reading	PA	E Wyomissing Blvd and Patton Street	1901 Patton St.	3
32771	Sanford	FL	French Ave and W 13th Street	599 W. 13th St.	4
33064	Pompano Beach	FL	Dixie Highway and NE 40th Street	1001 NE. 39th St.	4
43130	Lancaster	OH	S. Main Street and Elmwood Dr.	101 Elmwood Dr.	2
44484	Warren	OH	North Road SE and Bruce Drive SE	4001 Bruce Dr. SE.	3
46151	Martinsville	IN	S Graham Street and Nutter Ave	599 Nutter Av.	6
48205	Detroit	MI	Reno Ave. and Fordham Ave.	14999 Fordham Av.	2
48221	Detroit	MI	Woodingham Drive and Margarita Ave.	7999 Margarita Av.	2
48225	Detroit	MI	Beaconfield Ave and Woodland Ave.	20099 Woodland Av.	5
50312	Des Moines	IA	36th Street and Grand Ave	3598 Grand Av.	3
52001	Dubuque	IA	Cox Street and Kirkwood Street	798 Kirkwood St.	3
52722	Bettendorf	IA	N. 29th Street and Tanglefoot Lane	2998 Tanglefoot Ln.	4
54401	Wausau	WI	5th Ave S and Porter Street	499 Porter St.	3
54603	Lacrosse	WI	Lake Shore Drive and Breezy Point Road	712 Breezy Point Rd.	2
60085	Waukegan	IL	N. Elmwood Ave and Washington Street	1799 Washington St.	3
60435	Joliet	IL	Cassie Drive and Ingalls Ave	3398 Ingalls Av.	4
60506	Aurora	IL	N. Evanslawn Ave. and Hoyt Ave.	1498 Hoyt Av.	3
60608	Chicago	IL	S. Paulina and W. 21st Street	1699 W. 21st St.	2
60620	Chicago	IL	S. Elizabeth and W. 84th Street	1199 W. 84th St.	2
60625	Chicago	IL	N. Troy and W. Ainslie Street	3129 W. Ainslie St.	2
61032	Freeport	IL	S Harlem Avenue and Edwards Street	699 S. Harlem Av.	3
61107	Rockford	IL	Stratford Ave and Bredenwood Rd.	3398 Bredenwood Rd.	2
61265	Moline	IL	23rd Street and 19th Ave	2309 19th Av.	3
61614	Peoria	IL	N. Knoxville and E. Northridge Lane	199 E. Northridge Ln.	3
61701	Bloomington	IL	S McLean Street and E. Grove Street	598 E. Grove St.	4
61821	Champaign	IL	Tara Drive and Southwood Drive	2199 Southwood Dr.	2
61832	Danville	IL	W. Oak Street and W. Columbia Street	298 W. Columbia St.	5
61938	Mattoon	IL	14th Street and Broadway Ave	1400 Broadway Av.	5
62203	E. St. Louis	IL	N 71st Street and Eureka Ave	799 N 71st St.	5
62220	Belleville	IL	S. High Street and E. Adams Street	199 E. Adams St.	4
62301	Quincy	IL	N 25th Street and Maine Street	2599 Maine St.	3
62521	Decatur	IL	Crestview Drive and Carrol Drive	98 Carrol Dr.	4
62704	Springfield	IL	S. Douglas Ave and S Grand Ave W	1112 S. Grand Av. W.	1
62864	Mt. Vernon	IL	N 18th Street and Broadway Road	1798 Broadway Rd.	3
62901	Carbondale	IL	N Popular and W. Main Street	301 W. Main St.	5
64503	St. Joseph	MO	S 29th Street and Pear Street	2999 Pear St.	4
65101	Jefferson City	MO	Ellis Blvd and Rosewood Drive	996 Ellis Blvd.	3
65807	Springfield	MO	S Cox Ave and W. Village Lane	2001 W. Village Ln.	2

Appendix B

75223	Dallas	TX	Beeman Ave. and Roscoe Ave.	5798 Roscoe Av.	2
75241	Dallas	TX	Lancaster Road and Simpson Stuart Rd.	2399 Simpson Stuart Rd.	2
75243	Dallas	TX	Abrams Road and Forest Lane	9475 Forest Ln.	2
75901	Lufkin	TX	Harrell Street and Pershing St.	521 Harrell St.	5
77048	Houston	TX	Martin Luther King Blvd. and Park Village Dr.	5649 Park Village Dr.	3
77055	Houston	TX	Wirt Road and Westwood Drive	7901 Westwood Dr.	3
77091	Houston	TX	Nuben Street and Desoto Street	2999 De Soto St.	3
79109	Amarillo	TX	Plaza Street and Bell Park Street	5799 Bell Park St.	4
79765	Odessa	TX	Rainbow Drive and 87th Street	6699 Duke Av.	10
90001	Los Angeles	CA	Compton Ave and E 75th Street	1599 E. 75th St.	3
90002	Los Angeles	CA	Compton Ave and E. 87th Place	1599 E. 87th Pl.	3
90023	Los Angeles	CA	S. Indiana and E. Olympic Blv.	3925 E. Olympic Blvd.	3
91764	Ontario	CA	N Eldorado Ave and E 4th Street	1449 E. 4th St.	2
95203	Stockton	CA	N Argonaut Street and W Oak Street	1198 W. Oak St.	1

Requests for copies of this report or questions regarding any information contained in this report should be directed to the Cost Containment Section, Illinois Department of Insurance, 320 W. Washington, Springfield, IL 62767-0001. Phone (217) 785-2228; Fax (217) 782-2244. Printed by the authority of the State of Illinois.

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